SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

BACKGROUND

[0001] Checks typically provide a safe and convenient method for an individual such as a payor to transfer funds to a payee. To use a check, the individual usually opens a checking account, or other similar account, at a financial institution and deposits funds, which are then available for later withdrawal. To transfer funds with a check, the payor usually designates a payee and an amount payable on the check. In addition, the payor often signs the check. Once the check has been signed, it is usually deemed negotiable, meaning the check may be validly transferred to the payee upon delivery. By signing and transferring the check to the payee, the payor authorizes funds to be withdrawn from the payor's account on behalf of the payee.

[0002] While a check may provide a payor with a convenient and secure form of payment, receiving a check may put certain burdens on the payee, such as the time and effort required to deposit the check. For example, depositing a check typically involves going to a local bank branch and physically presenting the check to a bank teller. To reduce such burdens for the payee, systems and methods have been developed to enable the remote deposit of checks. For example, the payee may capture a digital image of a check using a mobile device. The financial institution may then receive from the payee the digital image of the check. The financial institution may then use the digital image to credit funds to the payee. However, such a technique requires the efficient and accurate detection and extraction of the information pertaining to a check in the digital image. Capturing a digital image at a mobile device that allows for subsequent detection and extraction of the information from the digital image is difficult.

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SUMMARY

[0003] An image of a check that is in the field of view of a camera is monitored prior to the image of the check being captured. The camera is associated with a mobile device. The monitoring may be performed by the camera, the mobile device, and/or a financial institution that is in communication with the mobile device. When the image of the check in the field of view passes monitoring criteria, an image may be taken by the camera and provided from the mobile device to a financial institution. The check may be deposited in a user's bank account based on the image. Any technique for sending the image to the financial institution may be used.

[0004] In an implementation, the image capture may be performed automatically by the camera, the mobile device, and/or the financial institution as soon as the image of the check is determined to pass the monitoring criteria. In an implementation, feedback may be provided to the user of the camera regarding the image of the check in the field of view. The user may reposition the check and/or the camera, for example, responsive to the feedback. Alternatively, the user may capture an image of the check responsive to the feedback.

[0005] This summary is provided to introduce a selection of concepts in a simplified form that are further described below in the detailed description. This summary is not intended to identify key features or essential features of the claimed subject matter, nor is it intended to be used to limit the scope of the claimed subject matter.

BRIEF DESCRIPTION OF THE DRAWINGS

[0006] The foregoing summary, as well as the following detailed description of illustrative embodiments, is better understood when read in conjunction with the appended drawings. For the purpose of illustrating the embodiments, there are shown in the drawings example constructions of the embodiments; however, the embodiments are not limited to the specific methods and instrumentalities disclosed. In the drawings:

Figure 1 is a block diagram of an implementation of a system in which example embodiments and aspects may be implemented;

Figure 2 shows a high-level block diagram of an implementation of a system that may be used for the deposit of a check;

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Figure 3 is a diagram of an example image comprising a check image, a background image, and feedback;

Figure 4 is a diagram of an example image divided into segments that may be used for monitoring the image;

Figure 5 is a diagram of an example histogram for a segment of an image comprising check data and background data;

Figure 6 shows a data flow diagram of a system for the deposit of a check, in accordance with an example embodiment;

Figure 7 shows a block diagram of a client apparatus and a server apparatus for the deposit of a check, in accordance with an example embodiment;

Figure 8 is an operational flow of an implementation of a method that may be used for deposit of a check using image monitoring of the check;

Figure 9 is an operational flow of another implementation of a method that may be used for deposit of a check using image monitoring of the check; and

Figure 10 is a block diagram of an example computing environment in which example embodiments and aspects may be implemented.

DETAILED DESCRIPTION

[0007] In the following detailed description of example embodiments, reference is made to the accompanying drawings, which form a part hereof and in which is shown, by way of illustration, specific embodiments in which the example methods, apparatuses, and systems may be practiced. It is to be understood that other embodiments may be used and structural changes may be made without departing from the scope of this description.

[0008] Figure 1 is a block diagram of an implementation of a system 100 in which example embodiments and aspects may be implemented. System 100 may include an account owner, referred to herein as a user 102, and financial institutions 130, 140, and 150, which may be any type of entity capable of processing a transaction involving a negotiable instrument. For example, financial institutions 130, 140, and 150 may be a retail bank, an investment bank, an investment company, a regional branch of the Federal Reserve, a clearinghouse bank, and/or a correspondent bank.

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[0009] A negotiable instrument typically includes a type of contract that obligates one party to pay a specified sum of money to another party. Negotiable instrument as used herein is an unconditioned writing that promises or orders payment of a fixed amount of money. One example of a negotiable instrument is a check. The check may be taken by the receiving party and deposited into an account at a financial institution of the receiving party. The receiving party may endorse the check and then present it for deposit at a bank branch, via an automated teller machine (ATM), or by using remote deposit. Other examples of negotiable instruments include money orders, cashier's checks, drafts, bills of exchange, promissory notes, and the like. A money order is a trusted financial instrument that is a payment order for a pre-specified amount of money. A cashier's check (also known as a bank check, official check, teller's check, bank draft or treasurer's check) is a check guaranteed by a bank and may be purchased from a bank.

[0010] The user 102 may be an individual or entity who owns account 160 that may be held at financial institution 130. Account 160 may be any type of deposit account for depositing funds, such as a savings account, a checking account, a brokerage account, and the like. The user 102 may deposit a check 108 or other negotiable instrument in the account 160 either electronically or physically. The financial institution 130 may process and/or clear the check 108 or other negotiable instrument. The user 102 may communicate with financial institution 130 by way of communications network 120 such as an intranet, the Internet, a local area network (LAN), a wide area network (WAN), a wireless fidelity (WiFi) network, a public switched telephone network (PSTN), a cellular network, a voice over Internet protocol (VoIP) network, and the like. The user 102 may communicate with financial institution 130 by phone, email, instant messaging, text messaging, web chat, facsimile, mail, and the like. Financial institutions 130, 140, and 150 also may communicate with each other by way of communications network 120.

[0011] In an implementation, the user 102 may receive payment from another individual such as a payor in the form of a check 108 or other negotiable instrument that is drawn from account 170 at financial institution 150. The user 102 may endorse the check 108 (e.g., sign the back of the check 108) and indicate an account number on the check 108 for depositing the funds. It is noted that although examples described herein may refer to a check,

the techniques and systems described herein are contemplated for, and may be used for, deposit of any negotiable instrument. Similarly, the techniques and systems described herein are contemplated for and may be used with any form or document whose image may be captured with a camera or other imaging device of a mobile device for subsequent storage and/or processing.

[0012] As described further herein, a digital image of a check or other negotiable instrument may be provided from a user to a financial institution, and the digital image may be processed and funds associated with the check or negotiable instrument in the digital image may be deposited in a user's bank account. The user 102 may deposit the check 108 into account 160 by making a digital image of the check 108 and sending the image file containing the digital image to financial institution 130. For example, after endorsing the check 108, the user 102 may use a mobile device 106 that comprises a camera to convert the check 108 into a digital image by taking a picture of the front and/or back of the check 108. The mobile device 106 may be a mobile phone (also known as a wireless phone or a cellular phone), a personal digital assistant (PDA), or any handheld computing device, for example. Aspects of an example mobile device are described with respect to Figure 10.

[0013] To increase the likelihood of capturing a digital image of the check 108 that may be readable and processed such that the check 108 can be cleared, the image is monitored for compliance with one or more monitoring criteria, prior to the image of the check 108 being captured. The monitoring criteria may be directed to proper lighting and/or framing of the check 108 in an image of the check 108 that will be captured and presented for clearing of the check 108. An application may monitor whether the check 108 is sufficiently within the frame of the camera and has a high enough quality for subsequent processing. The monitoring is performed with respect to the image as it appears in the field of view of the camera of the mobile device 106. The field of view is that part of the world that is visible through the camera at a particular position and orientation in space; objects outside the field of view when the image is captured are not recorded in the image. The monitoring criteria may be based on one or more of light contrast on the image, light brightness of the image, positioning of the image, dimensions, tolerances, character spacing, skewing, warping, corner detection, and MICR (magnetic ink character recognition) line detection, as described further herein. In an

implementation, one or more histograms may be determined using the image being monitored. The histograms may be used in conjunction with monitoring criteria, as described further herein.

[0014] The monitoring may be performed by the camera, the mobile device 106, and/or a financial institution that is in communication with the mobile device 106. When the image of the check 108 in the field of view passes the monitoring criteria, an image may be taken by the camera and provided from the mobile device 106 to a financial institution. By ensuring that the image of the check passes monitoring criteria during pre-image capture monitoring, the number of non-conforming images of checks is reduced during presentment of the images to a financial institution for processing and clearing. In an implementation, feedback may be provided to the user 102 regarding the image of the check in the field of view. Based on the feedback, the user 102 may reposition the check 108 and/or the camera, for example, or may capture an image of the check 108.

[0015] In an implementation, the image capture may be performed automatically by the camera, the mobile device 106, and/or the financial institution as soon as the image of the check 108 is determined to pass the monitoring criteria. Alternatively, the user 102 may manually instruct the camera to perform the image capture (e.g., by pressing a button the camera or the mobile device 106) after the user 102 receives an indication or other feedback that the image passes the monitoring criteria.

[0016] In an implementation, the user 102 may send the digital image(s) to financial institution 130 using the mobile device 106. Any technique for sending a digital image to financial institution 130 may be used, such as providing a digital image to a website associated with financial institution 130 from storage, emailing a digital image to financial institution 130, or sending a digital image in a text message or instant message, for example.

[0017] Financial institution 130 may receive a digital image representing the check 108 and may use any known image processing software or other application(s) to obtain the relevant data of the check 108 from the digital image. Financial institution 130 may determine whether the financial information associated therewith may be valid. For example, financial institution 130 may include any combination of systems and subsystems such as electronic devices including, but not limited to, computers, servers, databases, or the like. The electronic

devices may include any combination of hardware components such as processors, databases, storage drives, registers, cache, random access memory (RAM) chips, data buses, or the like and/or software components such as operating systems, database management applications, or the like. According to an embodiment, the electronic devices may include a network-based server that may process the financial information and may receive the digital image from the user 102.

[0018] The electronic devices may receive the digital image and may perform an analysis on the quality of the digital image, the readability of the data contained therein, or the like. For example, the electronic devices may determine whether the account number, amount payable, and the like may be readable such that it may be parsed or otherwise obtained and processed by the financial institution to credit an account 160 associated with the user 102 and debit an account associated with the payor. In an implementation, a representative 135 of financial institution 130 may provide assistance to the user 102 and may provide assistance in determining whether the financial information may be readable and/or of a good enough quality to be processed.

[0019] Upon receipt and approval of the digital image, financial institution 130 may credit the funds to account 160. Financial institution 130 may clear the check 108 by presenting a digital image of the check 108 captured from the digital image to an intermediary bank, such as a regional branch of the Federal Reserve, a correspondent bank, and/or a clearinghouse bank. For example, the check 108 may be cleared by presenting the digital image to financial institution 140, which may be a regional branch of the Federal Reserve, along with a request for payment. Financial institutions 130 and 150 may have accounts at the regional branch of the Federal Reserve. Financial institution 130 may create a substitute check using the image provided by the user 102 and present the substitute check to financial institution 140 for further processing. Upon receiving the substitute check, financial institution 140 may identify financial institution 150 as the paying bank (e.g., the bank from which the check 108 is drawn). This may be accomplished using a nine digit routing number located on the bottom left hand corner of the check. A unique routing number is typically assigned to every financial institution in the United States. Financial institution 140 may present the substitute check to financial institution 150 and request that the check be paid. If financial

institution 150 verifies the check (i.e., agrees to honor the check), financial institution 140 may then settle the check by debiting funds from financial institution 150 and crediting funds to financial institution 130. Financial institution 150 may then debit funds from account 170.

[0020] It will be appreciated that the preceding examples are for purposes of illustration and explanation only, and that an embodiment is not limited to such examples. For example, financial institution 150 may be a correspondent bank (i.e., engaged in a partnership with financial institution 130). Thus, financial institution 130 may bypass the regional branch of the Federal Reserve and clear the check directly with financial institution 150. In addition, account 160 and account 170 may both be held at financial institution 130, in which case the check 108 may be cleared internally.

[0021] In an implementation, the mobile device 106 may comprise a video source such as a video camera, a web camera, or a video-enabled phone, for example, to obtain a video of the check 108. A frame of the video may be obtained and monitored with respect to monitoring criteria, as described further herein. The mobile device 106 and/or the institution may obtain the frame and monitor the frame, depending on an implementation. Generation of a live video of a check 108 is not limited to a video camera, a web camera, and a video-enabled phone, and it is contemplated that any device that is capable of generating a live video may be used to make a video of the check 108 which may be monitored in real-time with respect to monitoring criteria. Additional devices that may be used in the generation and/or transmission of a live video include a web-enabled video computing device, a mobile phone, a camcorder, and a computer camera, for example.

[0022] Figure 2 shows a high-level block diagram of an implementation of a system 200 that may be used for the deposit of a check, such as the check 108. As described further herein, the user 102 may deposit the funds of the check 108 using the camera functionality in the mobile device 106. In the example of one person giving a check to another person, this would enable the receiving party to deposit the funds at that time, without physically visiting an ATM or a bank branch.

[0023] In an implementation, the mobile device 106 may comprise a camera 207, such as a digital camera. Such a mobile device may be called a camera phone. The mobile device 106, through the camera 207, has the ability to take or capture a picture or digital image

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of the check 108 or other negotiable instrument. The camera 207 may take an image of the front of the check 108. Alternatively, the camera 207 may take an image of both the front and the back of the check 108. The back of the check may provide endorsement verification, such as the signature of the person or party the check is made out to.

[0024] In an implementation, prior to an image in the field of view of the camera 207 being captured by the camera 207, the image may be monitored with respect to monitoring criteria, e.g., using a software application running on the mobile device 106. Feedback based on the monitoring of the image may be provided to the user 102 to assist the user 102 in positioning the check 108 so that the image of the check 108 may be captured in such a manner that it may be more easily processed and cleared during subsequent operations, such as those involving one or more financial institutions.

[0025] A depository 204 may include a bank in which the user 102 has a deposit account; however, the present disclosure is not limited to just banks. Alternatively, a third party may act as the depository 204 providing functionality to a plurality of users without regard to the bank at which they have deposit accounts, or whether their individual bank allows for the methods and systems described herein. The depository 204, in an implementation, after receiving the image(s) of the check 108 from the user 102, may use a clearinghouse 210 to perform the check clearing operations. As described with respect to the system 100 of Figure 1, check clearing operations are used by banks to do the final settlement of the check 108, such as removing funds from the account of the payor and transferring those funds to the user's bank. The user's bank may choose to make the funds available to the user 102 immediately and take on the risk that the check 108 does not clear. However, for various reasons, the bank may only make those funds available to the user 102 after the check 108 finally clears.

[0026] In an implementation, the user 102 may place the check 108 on a background and generate a digital image comprising an image of the check (e.g., a check image) and a portion of the background (e.g., a background image) using the camera 207. Any background may be used, although a dark background or a consistently colored background may provide more optimal results. It is noted that although examples and implementations described herein may refer to a check image and check data, the term "check image" may refer to any

foreground image in a digital image (as opposed to the background image) and the term "check data" may refer to any foreground data in a digital image (as opposed to background data). Thus, the "check image" and the "check data" may refer to the foreground image and foreground data in implementations involving any negotiable instrument, form, or document.

[0027] In an implementation, the image being monitored in the field of view of the camera 207 comprises check data and background data. The check data pertains to the check image and the background data pertains to the background image (e.g., the background on which the check image is disposed).

[0028] Figure 3 is a diagram of an example image 230 comprising a check image 247, a background image 250, and a feedback indicator 235 providing feedback to the user 102. The image 230 may be generated by an imaging device associated with the mobile device 106, such as the camera 207. An edge 245 separates the check image 247 from the background image 250. The edge 257 may be detected using any known technique(s). The image 230 may be provided in the field of view of the camera 207 prior to and during image capture of the check 108. The user 102 may adjust the camera 207, the check 108, and/or any light source so that the image 230 passes one or more monitoring criteria. For example, a light source from a specific angle can lead to poor light contrast. Light contrast may be a monitoring criterion, and poor light contrast may be corrected easily by moving the lens of the camera 207 to a different perspective, thereby allowing the image to pass the monitoring criterion.

[0029] Feedback regarding the image 230 in the field of view with respect to the monitoring criteria may be generated and provided to the user 102. In an implementation, the feedback may be provided visually, such as by text (e.g., "go closer", "go farther", "move the check to the right", "put the check on a darker background", "tilt the camera down", "take the picture now", etc.), arrows, or other visual indicators or cues (e.g., green lights, red lights, etc.) overlaid on the image 230, shown as feedback indicator 235. Alternatively or additionally, feedback may be provided to the user 102 aurally, such as through a speaker associated with the mobile device 106. The feedback may advise the user 102 to move the camera 207 or the check 108 or adjust the lighting or the background, for example. The feedback may also advise the user 102 when the image 230 passes the one or more monitoring criteria and to capture the image of the check 108.

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[0030] One of the monitoring criteria may be based on the positioning of the check 180 in the image 230. The positioning of the check 108 may be determined from the image 230 and compared with predetermined dimensions (e.g., of a typical personal check, of a typical business check) and tolerances. If the dimensions are within a certain acceptable tolerance, then it may be determined that the check 108 is properly positioned. Such feedback may be generated and provided to the user 102.

[0031] In an implementation, the positioning of the check 108 in the image 230 may be compared with an alignment guide (which may or may not be visible to the user 102 in the field of view of the camera 207). For example, measurements may be made by a processor in the camera 207, the mobile device 106, or a computing device at the financial institution to determine the check's position with respect to the alignment guide. The measurements may be compared to predetermined measurements or values to determine whether the check's positioning in the image 230 is proper or sufficient for further processing of the image. Edge detection and/or corner detection may be used in such measurements (e.g., in measuring the distance from the check 108 in the image 230 to the alignment guide). Any known technique(s) for edge detection and/or corner detection may be used. In an implementation, corner detection itself may be a monitoring criterion, such that if corner detection of the check 108 in the image 230 is achieved, then it may be concluded that the image 230 may be properly processed and cleared by a depository (i.e., the image 230 passes the monitoring criteria).

[0032] The alignment guide may be overlaid on the camera feed of the mobile device 106, in an implementation. The alignment guide may take any shape such as a bounding rectangle or other bounding box or shape, horizontal and/or vertical bars, parallel lines, etc., for example. With a bounding rectangle, for example, used as the alignment guide, aligning the check 108, thereby passing this monitoring criterion, means enclosing the check 108 within the bounding rectangle. If the check 108 is outside of the alignment guide in the image 230, feedback may be generated and provided to the user 102 regarding this monitoring criterion with instructions for moving the check 108 or the camera 207 in order to properly align the check 108 in the field of view.

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[0033] The operator of the camera 207 may introduce distortions in the image due to a perspective problem, specifically an angling of the camera vertically over the check, and the top of the check is smaller than the bottom, or the reverse. Monitoring criteria may also be directed to determining whether the image is skewed or warped. Skewing occurs when the check 208 is rotated from the horizontal in the image 230. By measuring the distance from the edge(s) of the check 208 in the image to an alignment guide or the edge of the field of view, it may be determined whether the check 208 is skewed (e.g., by comparing the distances to one another, by comparing the distances to predetermined values, etc.). If skewing is present in the image 230, feedback may be generated and provided to the user 102 with instructions for moving the check 108 or the camera 207 in order to properly align the check 108 in the field of view with respect to the horizontal.

[0034] Warping, as used herein, is meant to denote that the check 108 is tilted forward or back with respect to a plane that is perpendicular to a line drawn from the camera lens to the center of the check 108. Warping, or tilting, of the image may lead to incorrect optical detection of the check 108. In an implementation, a processor in the camera 207, the mobile device 106, or a computing device at the financial institution may determine whether warping is present in the image, and if so, may generate and provide feedback to the user 102. Such feedback may comprise instructions to the user 102 for moving the check 108 or the camera 207 such that the check 108 would appear to be perpendicular to an imaginary line drawn from the center of the camera lens to the center of the check 108 itself (e.g., dewarping instructions).

[0035] If user involvement is tolerated, the user may be queried to supply or identify one or more corners of the check 108 in the image 230. The perimeter of the check 108 may be determined using this information. Additionally, this information may be used for monitoring the image 230 for distortions.

[0036] In an implementation, a monitoring criterion may be whether the MICR line can be detected and/or read. Any known MICR line detection technique(s) may be used by the camera 207, the mobile device 106, and/or the financial institution (e.g., using an image processor, for example) to detect the MICR line on the check 108 in the image 230. If the MICR line can be detected, it may be determined that the image 230 may be captured and sent to

the financial institution for processing and clearing of the check 108 (i.e., the image passes the monitoring criterion directed to MICR line detection). If the MICR line cannot be detected, feedback may be provided to the user 102, such as to reposition the check 108 and/or the camera 207 (i.e., the image fails to pass the monitoring criterion, perhaps because the image is out focus or the lighting is inadequate, for example).

[0037] In an implementation, spacing between certain characters, points, or features (e.g., MICR number, "$" sign, signature line, courtesy amount line, legal amount line, etc.) may be determined and used as a monitoring criterion. For example, if the MICR line can be detected, then the spacing between the numbers in the MICR line may be determined using any known measuring and/or image processing technique(s). If the spacing is outside of a certain range corresponding to valid spacing between number in a MICR line, then it may be determined that the image 230 may be not properly processed if captured by the camera 207. In such a case, feedback may be generated and provided to the user 102, such as to reposition the check 108 and/or the camera 207.

[0038] Another monitoring criterion may be based on the light in the image 230, such as the light contrast and/or light brightness found on the image 230, such as in various regions of the image 230. For example, if the light contrast between the check image 247 and the background image 250 is less than a predetermined amount, then it may be determined that the image 230 may be not properly processed if captured by the camera 207. In such a case, instead of capturing the image 230, feedback may be generated and provided to the user 102 to adjust the camera 207, the check 108, and/or the lighting in order to bring the image 230 into compliance with the monitoring criteria.

[0039] As another example, the light brightness on various regions of the image may be determined and compared to each other and/or may be compared to a predetermined threshold. If the difference between the light brightness of the various regions is less than a predetermined amount (e.g., the light brightness does not vary significantly among the regions) or if the light brightness is less than a predetermined threshold, then it may be determined that the image 230 may be properly processed if captured by the camera 207. Otherwise, feedback may be generated and provided to the user 102 to adjust the camera 207, the check 108, and/or the lighting in order to change the light brightness on the image 230.

[0040] In an implementation, one or more histograms may be generated based on the image 230 and used in the determination of light contrast and/or light brightness monitoring criteria. A histogram is a well known graph and may be used to display where all of the brightness levels contained in an image are found, from the darkest to the brightest. These values may be provided across the bottom of the graph from left (darkest) to right (brightest). The vertical axis (the height of points on the graph) shows how much of the image is found at any particular brightness level.

[0041] Histograms may be used to monitor whether the light on the image 230 is uniform, not too bright, etc. For example, the mobile device 106 can monitor the histogram of the image 230 to ensure that there is a large contrast between the background image 250 and the check image 247. Feedback may be provided to the user 102 as to how to move or adjust the camera, lighting, etc. in order to get a good image for subsequent processing (i.e., how to get an image that passes the monitoring criteria).

[0042] In an implementation, the image 230 may be divided into segments, such as those shown in Figure 4. Figure 4 is a diagram of the example image 230 of Figure 3 divided into segments 260, 265, 270, 275 that may be used for monitoring the image 230. Although four segments are shown in Figure 4, any number of segments may be used with techniques described herein. Although the segments 260, 265, 270, 275 are formed by dividing the image 250 into quadrants, the segments may be formed by any techniques, take any shape, and have any area, subject to a constraint that each segment comprises a portion of the check data 247 and a portion of the background data 250 separated by a portion of the edge 245. In this manner, distinct areas of density corresponding to the background of the image and the check data of the image may be provided in a histogram.

[0043] Figure 5 is a diagram of an example histogram 280 for a segment of an image comprising check data and background data. The horizontal axis of the histogram 280 represents the grayscale level between 0 and 255, where 0 represents true black and 255 represents true white. The vertical axis represents the amount of the image at a particular grayscale level of the horizontal axis. Any known technique for generating a histogram for an image (such as a grayscale image of the image 230) may be used. The histogram 280 shows two distinct areas of density (i.e., two distinct density distributions). The density area 286

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closer to the grayscale level of zero corresponds to the background of the image, and the density area 289 closer to the grayscale level of 255 corresponds to the check data.

[0044] The density distribution for each segment (or for the entire image 230) may be analyzed to determine whether the light contrast and/or light brightness is appropriate for processing and clearing of the check 108 in the image 230 (and thus passes that monitoring criterion) or whether the light contrast and/or light brightness does not pass the monitoring criterion and the camera 207, the check 108, and/or the light source should be adjusted or repositioned. For example, the density distributions for the segments may be compared with each other and/or may be compared to predetermined values or levels. If the differences are less than a predetermined difference amount, such as less than 1 percent different, less than 5 percent different, etc., then the image 230 may be captured and sent to the financial institution for processing. Otherwise, feedback may be generated and provided to the user 102 to reposition the camera 207, the check 108, and/or the light source.

[0045] When the image 230 passes the monitoring criteria (e.g., is positioned properly with respect to an alignment guide, is not warped, is not skewed, has adequate light brightness and/or light contrast, etc.), the image 230 may be captured either automatically (e.g., by the camera or the mobile device under direction of an application running on the camera 207 or the mobile device 106 or the financial institution) or manually (e.g., by the user 102 pressing a button or making a selection on the camera 207 or the mobile device 106). The digital image thus captured may be provided from the mobile device 106 to a financial institution. The check 108 may be deposited in a user's bank account based on the digital image. Any technique for sending the digital image to the financial institution may be used.

[0046] Figure 6 shows a data flow diagram 300 of a system for the deposit of a check, in accordance with an example embodiment. In the data flow diagram 300, a client 320 is one example of the mobile device 106 of the user 102 described with respect to the systems 100 and 200 of Figures 1 and 2, respectively. In an implementation, a server 322 may be a software component operable by the depository 204 of Figure 2. The client 320 may log in to a remote deposit system executed on the server 322. The login 325 may serve to authenticate the user 102 as an authorized consumer of the depository 204.

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[0047] The server 322, in one example, may send instructions 330 to the client 320 that execute an application on the client 320. This may include instructions that cause a software object, which may have been previously downloaded and installed (e.g., pre-installed) on the client 320, to be executed on the client 320. The software object may analyze the image in the field of view of a digital camera (e.g., the image 230 shown in the field of view of the camera 207 associated with the mobile device 106) with respect to one or more monitoring criteria and may generate and provide feedback to the user regarding the monitoring criteria and/or instructions for capturing an image of the check 108.

[0048] In another example, the instructions 330 may include a wholly self-contained application that when delivered to the client 320 will execute and perform one or more operations described herein, such as those directed to analyzing the image in the field of view of the camera 207 with respect to monitoring criteria and providing feedback to the user 102. In either example, the software object may be configured to make one or more software calls 310 to the camera 207. This may be through specific software instructions to the camera 207. In other words, the camera's functionality may not be abstracted through any software library. In such an example, software code may be written and delivered to every different camera-equipped mobile phone.

[0049] In an alternate example, the software object may operate through a software abstraction layer, such as an application programming interface (API). The software object developer may only insert code into the software object to call one or more APIs exposed by the software operating the mobile device 106. One example of such software is Windows Mobile by Microsoft Corporation. In the context of a Windows Mobile device, the Windows Mobile operating system (OS) has one or more APIs exposed to application developers that will translate instructions from applications into instructions operable by the camera 207 on the mobile device 106. A mobile operating system, also known as a mobile platform or a handheld operating system, is the operating system that controls a mobile device. Other mobiles OSs include Symbian OS, iPhone OS, Palm OS, BlackBerry OS, and Android.

[0050] The software object may cause the camera 207 to analyze an image in the field of view with respect to monitoring criteria, provide feedback, and/or take a picture or capture one or more images of the check 108 being deposited. These images may be captured

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sequentially, e.g., pursuant to the user 102 flipping the check 108 over after an image of the front of the check 108 has been captured after passing the monitoring criteria. However, each side of the check 108 may be captured by the camera 207 using similar API calls. The images may be stored in an image file 315.

[0051] Once the images of one or both sides of the check 108 pass the monitoring criteria and are captured by the camera 207, the image file 315 may be operated on by the software object of the client 320. These operations may include any of the following: deskewing, dewarping, magnetic ink character recognition, cropping (either automatically, or having the user 102 manually identify the corners and/or edges of the check 108 for example), reducing the resolution of the image, number detection, character recognition, and the like.

[0052] With respect to number and character recognition, commercial check scanners have used characteristics of the MICR encoding to detect information about the check, such as the bank's routing number and the account number. However, the characteristics that these scanners have used are the magnetic characteristic of the ink itself and these scanners have used methods similar to those of magnetic audio tape readers. In an implementation, a software object of the client 320 may optically recognize the characters on the MICR line, as a consumer mobile device such as the mobile device 106 will lack the magnetic reading ability of a commercial check scanner.

[0053] The image may be also down converted into a grayscale or black and white image, such as either in Joint Photographic Experts Group (JPEG) compliant format or in tabbed image file format (TIFF) for example. In an alternate example, the image may be formatted as a Scalable Vector Graphics (SVG) image. One of the benefits of an SVG file is a large size advantage over JPEG. In the former example, the image at some point before entry into the clearing system may be converted to TIFF format. This may be performed at the mobile device 106, wherein the camera 207 captures the image in TIFF format. However, the camera 207 of the mobile device 106 may capture the image in JPEG format, which may then be converted into TIFF either at the mobile device 106 or at the server 322. In the latter example, this may use the transmission of the TIFF image across a communications network which may be more advantageous as TIFF images are typically smaller in file size for the same size of picture as a JPEG formatted image.

[0054] The software object on the client 320 may operate by performing one or more of the operations described herein and then transmitting an image file 335 (e.g., based on image file 315 that has been processed) to the server 322 after the user 102 confirms that they do wish to deposit the check 108. Alternately, the software object may capture the image of the check 108 and transmit that image to the server 322 that in turn may perform those operations, verifies that the image quality is within acceptable thresholds, and communicates that verification back to the client 320, which can then instruct the user 102 to take a picture of the other side of the check 108. In this example, the image transmitted to the server 322 may be in any format, such as JPEG or TIFF, insofar as the server software has the ability to convert that image into a Check 21 compliant format. Alternately, the bank may output an X9.37 file to the clearing system. The Check Clearing for the 21st Century Act (or Check 21 Act) is a United States federal law that allows the recipient of a paper check to create a digital version, thereby eliminating the need for further handling of the physical document. The Check 21 standard for electronic exchange is defined in the standard DSTU X9.37-2003 ("X9.37"). It is a binary interchange format.

[0055] The server 322 may confirm (e.g., using a process confirmation 340) with the user 102 the transmission, reception, and processing of each side of the check 108 separately, or may confirm both sides at the same time. On the server side, more operations may be performed, such as signature verification. Where to perform these operations may be determined by the processing power of the mobile device 106 itself, which is typically limited in computational power. However, the present discussion is not limited in any way by discussion of where certain operations are described as operating. The operations of detecting and verifying information may be performed by the client 320 before the information is transmitted along with the image in the image file 335 to the server 322. Alternately, the software object(s) operating on the mobile device 106 may perform no operation other then capturing images of the front and back of the check 108 after passing the monitoring criteria, receiving confirmation that the user 102 wishes to proceed, and transmitting those images to the server 322, wherein the server 322 performs those operations.

[0056] In an implementation, after the image file 335 has been received by the server 322, the server 322 may send a process confirmation 340 to the client 320. The process

confirmation 340 may request instructions from the client 320 to continue proceeding with the deposit now that the server 322 has received the image file 335. In response, the client 320 may send a deposit confirmation 345 to the server 322, instructing the server 322 to process the deposit of the check based on the image file 335 that had been received by the server 322.

[0057] Figure 7 shows a block diagram of a client apparatus 450 and a server apparatus 570 for the deposit of a check, in accordance with an example embodiment. The client apparatus 450 may include one or more software objects operating on a mobile device 106, such as described above. The client apparatus 450 may include a communications module 452, a check processing module 454, and an image monitoring and capture module 456. The client apparatus 450 may receive, in one example, one or more check images 458 as an input and output one or more processed images 460.

[0058] In an implementation, the check images 458 may be received following a software call from the check processing module 454 to the image monitoring and capture module 456. In such an implementation, the image monitoring and capture module 456 may include the camera 207 contained within the mobile device 106. Alternately, the camera 207 may be detachably coupled to the mobile device 106 such as through a secure digital (SD) slot or over any suitable communications bus, such as USB (universal serial bus).

[0059] In an implementation, the image monitoring and capture module 456 may obtain an image and send the image to a financial institution (e.g., financial institution 130, the server 322, the server apparatus 570, etc.) for processing. In an implementation, the client apparatus 450 may comprise a browser such as a web browser, for accessing a website on the Internet or other network associated with a financial institution. The user may access the website and select a "monitor and capture image" link or similar icon, button or link, for example, displayed on the browser. Such a selection may call the image monitoring and capture module 456 on the client apparatus 450.

[0060] The communications module 452 may be configured, in one example, to receive and send data signals over a suitable communications network. This may include, without limitation, GSM/GPR3, HSDPA, CDMA, TDMA, 802.11, 802.16 and the like. While the bandwidth available to the mobile device 106 may be an implementation concern such discussion is outside the scope of the present discussion and any suitable wireless

communications network is considered to be within the scope of the present discussion. With respect to the present discussion, the communications module 452 may receive one or more processed check images 460 from the check processing module 454 and may transmit them over the suitable communications network to the depository 204, as described herein.

[0061] The check processing module 454 may be configured, in one example, to cause the image monitoring and capture module 456 to monitor an image of at least one side of a check provided in a field of view of the camera 207 and then capture the image after it passes monitoring criteria. Compliance with the monitoring criteria is intended to ensure that the image of the check is suitable for one or more processing tasks. For instance, if the check is rotated 45 degrees clockwise when captured, the check processing module 454 or a software object operated on the server 322 described above may be unable to optically detect information on the check.

[0062] The check processing module 454 may perform one or more cleaning or processing operations on the captured image of the check. Such cleaning or processing may include dewarping and/or deskewing (if not part of the monitoring criteria, in an implementation), for example. Cleaning or processing may include down-converting the image received from the image capture module to a suitable size, such as 200 dots per inch (DPI) resolution or in a resolution range such as 200 DPI to 400 DPI, 300 DPI to 500 DPI, etc., and/or converting the image to grayscale or black and white. Such operation(s) may reduce the file size of the check image. Alternatively, the check processing module 454 may send instructions to the image monitoring and capture module 456 to cause the image monitoring and capture module 456 to capture an image of the check at a suitable resolution. The check processing module 454 may additionally perform any of the following operations, in further examples: convert from JPEG to TIFF, detect check information, perform signature detection on the image of the check, and the like. The check processing module 454 may, alternatively, send the captured check image to the server described herein for such processing, and receive confirmation that the operations were completed before further operations can proceed.

[0063] The size of the file sent between the mobile device and the server may be small. This runs counter with respect to automatic check detection against a background. If captured in color, the contrast between check and background becomes easier. However, the

processed image sent over the communications network may need to be smaller, and if the detection operation is performed by the server, it may be advantageous to convert the captured image to grayscale, or even black and white, before transmission to the server. Grayscale images are compliant with the Check 21 Act.

[0064] While "flat" is a fairly well known term to users, each user's appreciation of flat with respect to the camera lens of the camera 207 associated with the mobile device 106 may result in a problem with needing to align the check image programmatically or risk rejecting a large number of check images. As the image captured is a set of pixels, a tilted image will result in a jagged polygon rather than a perfect rectangle. Using convex hull algorithms, the check processing modules may create a smooth polygon around the boundary and remove the concavity of the check image. Alternatively, a rotating calipers algorithm may be used to determine the tightest fitting rectangle around the check boundary, which can then be used to determine the angle of it, with that angle being used to align the check properly.

[0065] The server apparatus 570 may include one or more software objects operating on a server operated by the depository 204. Aspects of an example server apparatus are described with respect to Figure 10. The server apparatus 570 may include a communications module 572, a check processing module 574, and a check clearance module 576. The server apparatus 570 may receive one or more processed images 460 from a mobile device 106 or a client apparatus 450 as an input and may output a file such as a Check 21 compliant file 578. The Check 21 compliant file 578 may be a file or entry in a record set that is compliant with the clearinghouse rules set forth in the Check 21 Act and may include outputting an X9.37 file, in one example.

[0066] The communications module 572 may be configured to receive a wireless communication from the mobile device 106 over any suitable communications network, such as those described above. The communications module 572 may additionally receive a communication over a different communications network than the mobile device 106 communicated on, such as receiving the communication over a TCP/IP (Transmission Control Protocol / Internet Protocol) connection from the user's communication provider.

[0067] The check processing module 574 may be configured, in one example, to perform one or more check processing operations on the processed image(s) 460 that are

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received. In an implementation, these operations may include any of the operations described herein with respect to the check processing module 454. The operation of signature verification may be performed by the check processing module 574 of the server apparatus 570 as the server apparatus 570 may interface with other systems of the depository 204 that may maintain previously verified signature samples of the user 102. Performing signature verification at the client apparatus 450 may be computationally unfeasible; additionally, there may be a security risk if the signature sample is stored on the user's own device.

[0068] A cropped grayscale image may be sent to the server apparatus 570. The server apparatus 570 may extract information via a TIFF conversion and determine the DPI and re-scale to the proper DPI (e.g., convert to TIFF and detect the DPI that was used in the grayscale image). In an implementation, DPI detection may run on the client apparatus 450.

[0069] The check clearance module 576 may be configured, in one example, to receive a file from the check processing module 574 and may communicate with a check clearinghouse such that a Check 21 compliant file may be delivered to the check clearinghouse and funds may be received by the depository 204. The availability of the funds to the user 102 may be delayed by this operation such that the user 102 only has access to those funds when the depository 204 receives confirmation that the check has cleared.

[0070] Figure 8 is an operational flow of an implementation of a method 800 that may be used for deposit of a check using image monitoring of the check. At 810, a request for access may be received from a user (e.g., the user 102). The user may request access to a deposit system operated by a depository (e.g., the depository 204) by way of a mobile device (e.g., the mobile device 106) such as a cellular phone, a PDA, a handheld computing device, etc. operated by the user. The access may be through some sort of user login, in some examples. The deposit system may be configured to receive a deposit of a negotiable instrument, such as a check, money order, cashier's check, etc. from the user and clear the negotiable instrument in a suitable clearinghouse system.

[0071] At 820, the system may initialize a software object on the mobile device. This may include sending instructions to the mobile device intended to execute a previously installed (i.e., pre-installed) software object. Alternatively, the system may send a software object to the mobile device that may execute the software object, carry out operations

described herein by use of the software object, and terminate the software object. In an implementation, the system may instruct a camera associated with the mobile device to monitor and capture an image of the negotiable instrument in conjunction with monitoring criteria.

[0072] The user may use the camera to obtain an image in the field of view of the camera, and at 830, the image in the field of view of the camera may be monitored with respect to one or more monitoring criteria, such as those described above. The monitoring may be performed by the camera, the mobile device, and/or a computing device associated with the depository, for example. The monitoring may be performed pursuant to instructions received at the camera or mobile device from the deposit system operated by a depository, the server 322, or the server apparatus 570, for example. In an implementation, the results of the monitoring may indicate that the camera and/or the check should be repositioned and/or the light source should be adjusted prior to an image capture in order to capture an image of the check that may be processed properly, e.g., to have the data from the check obtained without error from the image, so that that check can be cleared.

[0073] At 840, feedback based on the results may be generated and provided visually and/or aurally to the user via the camera and/or the mobile device. In an implementation, the feedback may be provided if the image fails to pass the monitoring criteria. The feedback may comprise instructions or guidance for the user to follow to obtain an image of the check in the field of view of the camera that will pass the monitoring criteria. Processing may continue at 830 with the image that is currently in the field of view of the camera (after the user has received and acted on the feedback) being monitored with respect to the monitoring criteria.

[0074] When the image in the field of view passes the monitoring criteria as determined at 830, the image in the field of view may be captured by the camera at 850. This may be accomplished through the software object accessing a camera associated with the mobile device (e.g., either comprised within the mobile device or separate from the mobile device). This may be done through an API exposed by the OS of the mobile device, or may be through software code customized for a specific phone and specific camera. With respect to the former, a developer of the software object may write code to the camera API(s), which may

be specific to the OS and without regard to the camera on the device. The user may initiate the capture of the image (e.g., by pressing a button on the camera or the mobile device) or the image may be captured automatically, without user intervention, as soon as the image in the field of view is determined to have passed the monitoring criteria. In this manner, the occurrence of non-conforming images downstream (e.g., at a depository or financial institution) is reduced, and there is a high confidence that the image will be properly processed downstream.

[0075] In an implementation, when the image in the field of view is determined to pass the monitoring criteria, feedback may be generated and provided to the user indicating so. The feedback may instruct the user to capture the image now (e.g., by pressing a button on the camera or mobile device) or may advise the user that the image has been captured, for example.

[0076] At 860, the captured image may be transmitted to the depository, e.g. as a digital image file. At 870, the depository may receive the image of the check (along with financial information pertaining to the account for depositing funds, for example) and may process the image. Processing of the digital image file may include retrieving financial information regarding the check. The financial information may comprise the MICR number, the routing number, an amount, etc. Any known image processing technology may be used, such as edge detection, filtering to remove imagery except the check image or check data in the received digital image file, image sharpening, and technologies to distinguish between the front and the back sides of the check. The depository may identify and/or remove at least a portion of data that is extraneous to the check, such as background data.

[0077] After retrieving the financial information from the check in an electronic data representation form, the depository may determine whether the financial information such as the amount payable to the user, the account associated with the user to deposit funds, an account associated with a payor to debit funds, and an institution associated with the payor, etc., may be valid. For example, the depository may include electronic devices such as computers, servers, databases, or the like that may be in communication with each other. The electronic devices may receive an electronic data representation and may perform an analysis on the quality of the data representation, the readability of the data representation, or the like.

For example, the electronic devices may determine whether the account number, amount payable, or the like may be readable such that they may be parsed and processed by the depository to credit an account associated with the user.

[0078] If the financial information is determined to be valid, the electronic data representation may be processed by the depository, thereby depositing the money in the user's account. If the financial information is determined to be invalid, then the user may be advised. For example, the depository may transmit an email, a web message, an instant message, or the like to the user indicating that the financial information associated with the electronic data representation may be invalid. The user may determine how to proceed by selecting an option on the web message, replying to the email, or the like.

[0079] Thus, in an implementation, instructions on how the user would like to proceed may be requested from the user, such as whether the user would like to try the deposit again (e.g., make another image of the check that pass the monitoring criteria and send it to the depository) or whether the user would like assistance from a representative, for example. The user may indicate how they would like to proceed. If the user would like assistance, the financial information may be transferred to a representative for further review. The representative may review the financial information associated with the electronic data representation to determine whether to allow the electronic data representation to be processed by the depository. If so, the electronic data representation of the financial information may be processed by the depository, thereby depositing the check in the user's account. The depository may send a notice to the user via email, facsimile, instant message, or mail, for example, that the check has been deposited into the selected account.

[0080] Figure 9 is an operational flow of another implementation of a method 900 that may be used for deposit of a check using image monitoring of the check. A user (e.g., the user 102) may receive and endorse a check (e.g., the check 108) at 910, and open a communication pathway with an institution (e.g., the financial institution 130) at 920. In an implementation, the user may open a communication pathway with the institution by logging into a website of the institution, for example. There may be several ways in which a communication pathway may be established, including, but not limited to, an Internet

connection via a website of the institution. The user may access the website and log into the website using credentials, such as, but not limited to, a username and a password.

[0081] At 930, the user may send a request to deposit the check and may select an account in which to deposit the check. In an implementation, the user may select a "deposit check" option provided on the website, and may enter details such as check amount, date, the account the check funds should be deposited in, comments, etc.

[0082] At 940, an image in the field of view of the camera may be obtained and provided, via the communication pathway, to the institution. A still image may be provided or a video may be provided, such as a video stream generated by the camera.

[0083] At 950, the institution may receive the image or video stream and may analyze the image or a frame of the video stream with respect to one or more monitoring criteria, such as those described above. Feedback pertaining to the image with respect to the monitoring criteria may be generated and provided to the user over the communication pathway. Based on the feedback, the user may adjust the position the camera and/or the check and/or may adjust the light source until the image in the field of view of the camera is determined by the institution to pass the monitoring criteria.

[0084] When the image in the field of view passes the monitoring criteria, the image in the field of view may be captured (e.g., automatically without user intervention or pursuant to the user pressing a button) by the camera at 960, thereby creating a digital image of the check. In an implementation, the user may instruct the camera (e.g., by pressing a button on the camera or the mobile device) to create the digital image. In another implementation, the camera may automatically create the digital image as soon as the image of the check passes the monitoring criteria. In this manner, the user may point the camera at the check such that the image of the check appears in the field of view, and after image has been determined to pass the monitoring criteria, a digital image of the check may be created without further user intervention. Depending on the implementation, one or more digital images of the check (e.g., corresponding to the front and back of the check) may be created using such techniques.

[0085] At 970, the digital image(s) may be uploaded to the institution using any known image upload process. In an implementation, the upload may be augmented by secondary data which may be information relating to the deposit of the check, such as an

account number and a deposit amount, for example. At 980, when the institution has received the digital images (e.g., of the front and back sides of the check), the institution may process the digital images to obtain an image of the check and to deposit the funds of the check in the user's account, as described herein. It is contemplated that processing such as grayscale conversion, image cropping, image compression, edge and/or corner detection, etc. may be implemented in the method 900. Such operations may be performed on one or more digital images created by the camera and may be performed on the image(s) by the mobile device and/or by the institution, as described further above.

[0086] Although the examples described herein may refer to uploading of images of checks to an institution, it is contemplated that any negotiable instrument or image (e.g., vehicle accident pictures provided to an insurance company) may be processed and/or transmitted using the techniques described herein. Additionally, one or more of the techniques described herein may be performed by the institution instead of the mobile device of the user.

[0087] Figure 10 is a block diagram of an example computing environment in which example embodiments and aspects may be implemented. The computing system environment is only one example of a suitable computing environment and is not intended to suggest any limitation as to the scope of use or functionality. Numerous other general purpose or special purpose computing system environments or configurations may be used. Examples of well known computing systems, environments, and/or configurations that may be suitable for use include, but are not limited to, personal computers (PCs), server computers, handheld or laptop devices, multiprocessor systems, microprocessor-based systems, network PCs, minicomputers, mainframe computers, embedded systems, distributed computing environments that include any of the above systems or devices, and the like.

[0088] Computer-executable instructions, such as program modules, being executed by a computer may be used. Generally, program modules include routines, programs, objects, components, data structures, etc. that perform particular tasks or implement particular abstract data types. Distributed computing environments may be used where tasks are performed by remote processing devices that are linked through a communications network or other data transmission medium. In a distributed computing environment, program modules

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and other data may be located in both local and remote computer storage media including memory storage devices.

[0089] With reference to Figure 10, a system 1000 includes a computer 1010 connected to a network 1014. The computer 1010 includes a processor 1020, a storage device 1022, an output device 1024, an input device 1026, and a network interface device 1028, all connected via a bus 1030. The processor 1020 represents a central processing unit of any type of architecture, such as a CISC (Complex Instruction Set Computing), RISC (Reduced Instruction Set Computing), VLIW (Very Long Instruction Word), or a hybrid architecture, although any appropriate processor may be used. The processor 1020 executes instructions and includes that portion of the computer 1010 that controls the operation of the entire computer. Although not depicted in Figure 10, the processor 1020 typically includes a control unit that organizes data and program storage in memory and transfers data and other information between the various parts of the computer 1010. The processor 1020 receives input data from the input device 1026 and the network 1014 reads and stores code and data in the storage device 1022 and presents data to the output device 1024. Although the computer 1010 is shown to contain only a single processor 1020 and a single bus 1030, the disclosed embodiment applies equally to computers that may have multiple processors and to computers that may have multiple busses with some or all performing different functions in different ways.

[0090] The storage device 1022 represents one or more mechanisms for storing data. For example, the storage device 1022 may include read-only memory (ROM), RAM, magnetic disk storage media, optical storage media, flash memory devices, and/or other machine-readable media. In other embodiments, any appropriate type of storage device may be used. Although only one storage device 1022 is shown, multiple storage devices and multiple types of storage devices may be present. Further, although the computer 1010 is drawn to contain the storage device 1022, it may be distributed across other computers, for example on a server.

[0091] The storage device 1022 includes a controller (not shown in Figure 10) and data items 1034. The controller includes instructions capable of being executed on the processor 1020 to carry out functions previously described herein with reference to Figures 1-

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9. In another embodiment, some or all of the functions are carried out via hardware in lieu of a processor-based system. In one embodiment, the controller is a web browser, but in other embodiments the controller may be a database system, a file system, an electronic mail system, a media manager, an image manager, or may include any other functions capable of accessing data items. The storage device 1022 may also contain additional software and data (not shown), which is not necessary to understand the invention. Although the controller and the data items 1034 are shown to be within the storage device 1022 in the computer 1010, some or all of them may be distributed across other systems, for example on a server and accessed via the network 1014.

[0092] The output device 1024 is that part of the computer 1010 that displays output to the user. The output device 1024 may be a liquid crystal display (LCD) well-known in the art of computer hardware. In other embodiments, the output device 1024 may be replaced with a gas or plasma-based flat-panel display or a traditional cathode-ray tube (CRT) display. In still other embodiments, any appropriate display device may be used. Although only one output device 1024 is shown, in other embodiments any number of output devices of different types, or of the same type, may be present. In an embodiment, the output device 1024 displays a user interface. The input device 1026 may be a keyboard, mouse or other pointing device, trackball, touchpad, touch screen, keypad, microphone, voice recognition device, or any other appropriate mechanism for the user to input data to the computer 1010 and manipulate the user interface previously discussed. Although only one input device 1026 is shown, in another embodiment any number and type of input devices may be present.

[0093] The network interface device 1028 provides connectivity from the computer 1010 to the network 1014 through any suitable communications protocol. The network interface device 1028 sends and receives data items from the network 1014. The bus 1030 may represent one or more busses, e.g., USB, PCI, ISA (Industry Standard Architecture), X-Bus, EISA (Extended Industry Standard Architecture), or any other appropriate bus and/or bridge (also called a bus controller).

[0094] The computer 1010 may be implemented using any suitable hardware and/or software, such as a personal computer or other electronic computing device. Portable computers, laptop or notebook computers, PDAs, pocket computers, appliances, telephones,

and mainframe computers are examples of other possible configurations of the computer 1010. For example, other peripheral devices such as audio adapters or chip programming devices, such as EPROM (Erasable Programmable Read-Only Memory) programming devices may be used in addition to, or in place of, the hardware already depicted.

[0095] The network 1014 may be any suitable network and may support any appropriate protocol suitable for communication to the computer 1010. In an embodiment, the network 1014 may support wireless communications. In another embodiment, the network 1014 may support hard-wired communications, such as a telephone line or cable. In another embodiment, the network 1014 may support the Ethernet IEEE (Institute of Electrical and Electronics Engineers) 802.3x specification. In another embodiment, the network 1014 may be the Internet and may support IP (Internet Protocol). In another embodiment, the network 1014 may be a LAN or a WAN. In another embodiment, the network 1014 may be a hotspot service provider network. In another embodiment, the network 1014 may be an intranet. In another embodiment, the network 1014 may be a GPRS (General Packet Radio Service) network. In another embodiment, the network 1014 may be any appropriate cellular data network or cell-based radio network technology. In another embodiment, the network 1014 may be an IEEE 802.11 wireless network. In still another embodiment, the network 1014 may be any suitable network or combination of networks. Although one network 1014 is shown, in other embodiments any number of networks (of the same or different types) may be present.

[0096] It should be understood that the various techniques described herein may be implemented in connection with hardware or software or, where appropriate, with a combination of both. Thus, the methods and apparatus of the presently disclosed subject matter, or certain aspects or portions thereof, may take the form of program code (i.e., instructions) embodied in tangible media, such as floppy diskettes, CD-ROMs, hard drives, or any other machine-readable storage medium wherein, when the program code is loaded into and executed by a machine, such as a computer, the machine becomes an apparatus for practicing the presently disclosed subject matter. In the case of program code execution on programmable computers, the computing device generally includes a processor, a storage medium readable by the processor (including volatile and non-volatile memory and/or storage

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elements), at least one input device, and at least one output device. One or more programs may implement or use the processes described in connection with the presently disclosed subject matter, e.g., through the use of an API, reusable controls, or the like. Such programs may be implemented in a high level procedural or object-oriented programming language to communicate with a computer system. However, the program(s) can be implemented in assembly or machine language, if desired. In any case, the language may be a compiled or interpreted language and it may be combined with hardware implementations.

[0097] Although exemplary embodiments may refer to using aspects of the presently disclosed subject matter in the context of one or more stand-alone computer systems, the subject matter is not so limited, but rather may be implemented in connection with any computing environment, such as a network or distributed computing environment. Still further, aspects of the presently disclosed subject matter may be implemented in or across a plurality of processing chips or devices, and storage may similarly be effected across a plurality of devices. Such devices might include personal computers, network servers, and handheld devices, for example. Although the subject matter has been described in language specific to structural features and/or methodological acts, it is to be understood that the subject matter defined in the appended claims is not necessarily limited to the specific features or acts described above. Rather, the specific features and acts described above are disclosed as example forms of implementing the claims.

What is claimed:

1. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of a check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

overlaying an alignment guide on the live video of the check in the field of view of the camera;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;

receiving the digital image of the check transmitted by the user's mobile device;

processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit.

2. The method of claim 1, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

3. The method of claim 1, wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

4. The method of claim 3, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection.

5. The method of claim 3, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

6. The method of claim 1,

wherein the confirming that the mobile check deposit can go forward is performed after the transmitting the digital image of the check from the user's mobile device, and

wherein the confirming is based on the receiving the indication of the result of the processing the digital image of the check.

7. The method of claim 1, wherein the digital image is a modified version of the captured video frame.

8. The method of claim 1, wherein the wireless network is a cellular network.

9. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of the check;

generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;

overlaying an alignment guide on the live video of the check in the field of view of the camera; and

using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;

confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and

updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit.

10. The method of claim 9, further comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

11. The method of claim 9, wherein one or more of one or more computers, remote from the user's mobile device, performs the monitoring, the determining, or both the monitoring and the determining, and wherein the one or more computers include the bank computer.

12. The method of claim 9, wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

13. The method of claim 12, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

14. The method of claim 9, wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising the monitoring, the determining, the providing, and the confirming.

15. The method of claim 9, wherein the confirming step is performed before the submitting step and the user's mobile device receives an indication of a result of the processing the digital image of the check before the confirming step.

16. The method of claim 11, wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising transmitting, using the wireless network, the live video of the check in the field of view of the camera.

17. The method of claim 9, wherein the wireless network is a cellular network.

18. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of a check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward.

19. The method of claim 18, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

20. The method of claim 18, wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

21. The method of claim 20, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection.

22. The method of claim 20, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

23. The method of claim 18, wherein the confirming that the mobile check deposit can go forward is performed after the transmitting the digital image of the check from the user's mobile device.

24. The method of claim 18, wherein the digital image is a modified version of the captured video frame.

25. The method of claim 18, wherein the wireless network is a cellular network.

26. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing the check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated;

performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the user's mobile device or is based on the digital image transmitted by the user's mobile device; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit.

27. The method of claim 26, wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

28. The method of claim 26, wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

29. The method of claim 28, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection.

30. The method of claim 26, wherein the wireless network is a cellular network.

ABSTRACT

An image of a check that is in the field of view of a camera is monitored prior to the image of the check being captured. The camera is associated with a mobile device. When the image of the check in the field of view passes monitoring criteria, an image may be taken by the camera and provided from the mobile device to a financial institution. The image capture may be performed automatically as soon as the image of the check is determined to pass the monitoring criteria. The check may be deposited in a user's bank account based on the image. Any technique for sending the image to the financial institution may be used. Feedback may be provided to the user of the camera regarding the image of the check in the field of view.

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Application Number	To be assigned
Filing Date	Herewith
First Named Inventor	Michael Patrick Bueche Jr.
Title	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING
Art Unit	To be assigned
Examiner Name	To be assigned
Attorney Docket Number	32-10527

SIGNATURE of Applicant or Patent Practitioner

Signature	/Christopher R. Abidin/	Date (Optional)	
Name	Christopher R. Abidin	Registration Number	74742
Title (if Applicant is a juristic entity)			
Applicant Name (if Applicant is a juristic entity)			

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I hereby revoke all previous powers of attorney given in the application identified in either the attached transmittal letter or the boxes below.

Application Number	Filing Date

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I am the Applicant (if the Applicant is a juristic entity, list the Applicant name in the box):

UNITED SERVICES AUTOMOBILE ASSOCIATION (USAA)

☐ Inventor or Joint Inventor (title not required below)

☐ Legal Representative of a Deceased or Legally Incapacitated Inventor (title not required below)

☑ Assignee or Person to Whom the Inventor is Under an Obligation to Assign (provide signer's title if applicant is a juristic entity)

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SIGNATURE of Applicant for Patent

The undersigned (whose title is supplied below) is authorized to act on behalf of the applicant (e.g., where the applicant is a juristic entity).

Signature	Charlotte Whitaker	Date (Optional)	December 15, 2023
Name	Charlotte Whitaker		
Title	VP, Intellectual Property Counsel for United Services Automobile Association (USAA)		

NOTE: Signature - This form must be signed by the applicant in accordance with 37 CFR 1.33. See 37 CFR 1.4 for signature requirements and certifications. If more than one applicant, use multiple forms.

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NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)

First Named Inventor	Michael Patrick Bueche Jr.
Title	SYSTEM AND METHOD FOR MOBILE CHECK
Attorney Docket Number	32-10527

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

/Christopher R. Abidin/ — Signature

March 1, 2024 — Date

Christopher R. Abidin — Typed or printed name

74742 — Registration Number, if applicable

703-646-9251 — Telephone Number

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing.**

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

A Federal agency may not conduct or sponsor, and a person is not required to respond to, nor shall a person be subject to a penalty for failure to comply with an information collection subject to the requirements of the Paperwork Reduction Act of 1995, unless the information collection has a currently valid OMB Control Number. The OMB Control Number for this information collection is 0651-0031. Public burden for this form is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the information collection. Send comments regarding this burden estimate or any other aspect of this information collection, including suggestions for reducing this burden to the Chief Administrative Officer, United States Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450 or email InformationCollection@uspto.gov. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS.** If filing this completed form by mail, send to: **Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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PTO/AIA/424 (04-14)

CERTIFICATION AND REQUEST FOR PRIORITIZED EXAMINATION UNDER 37 CFR 1.102(e) (Page 1 of 1)

First Named Inventor:	Michael Patrick Bueche Jr.	Nonprovisional Application Number (if known):	
Title of Invention:	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING		

APPLICANT HEREBY CERTIFIES THE FOLLOWING AND REQUESTS PRIORITIZED EXAMINATION FOR THE ABOVE-IDENTIFIED APPLICATION.

1. The processing fee set forth in 37 CFR 1.17(i)(1) and the prioritized examination fee set forth in 37 CFR 1.17(c) have been filed with the request. The publication fee requirement is met because that fee, set forth in 37 CFR 1.18(d), is currently $0. The basic filing fee, search fee, and examination fee are filed with the request or have been already been paid. I understand that any required excess claims fees or application size fee must be paid for the application.

2. I understand that the application may not contain, or be amended to contain, more than four independent claims, more than thirty total claims, or any multiple dependent claims, and that any request for an extension of time will cause an outstanding Track I request to be dismissed.

3. The applicable box is checked below:

I. ☑ Original Application (Track One) - Prioritized Examination under § 1.102(e)(1)

i. (a) The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a). This certification and request is being filed with the utility application via ~~EFS-Web~~ the USPTO patent electronic filing system.

---OR---

(b) The application is an original nonprovisional plant application filed under 35 U.S.C. 111(a). This certification and request is being filed with the plant application in paper.

ii. An executed inventor's oath or declaration under 37 CFR 1.63 or 37 CFR 1.64 for each inventor, **or** the application data sheet meeting the conditions specified in 37 CFR 1.53(f)(3)(i) is filed with the application.

II. ☐ Request for Continued Examination - Prioritized Examination under § 1.102(e)(2)

i. A request for continued examination has been filed with, or prior to, this form.
ii. If the application is a utility application, this certification and request is being filed via EFS-Web.
iii. The application is an original nonprovisional utility application filed under 35 U.S.C. 111(a), or is a national stage entry under 35 U.S.C. 371.
iv. This certification and request is being filed prior to the mailing of a first Office action responsive to the request for continued examination.
v. No prior request for continued examination has been granted prioritized examination status under 37 CFR 1.102(e)(2).

Signature /Christopher R. Abidin/	Date March 1, 2024
Name (Print/Typed) Christopher R. Abidin	Practitioner Registration Number 74742

Note: *This form must be signed in accordance with 37 CFR 1.33. See 37 CFR 1.4(d) for signature requirements and certifications. Submit multiple forms if more than one signature is required.**

☐ *Total of _____ forms are submitted.

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The **Privacy Act of 1974 (P.L. 93-579)** requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

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ELECTRONIC PAYMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**03/01/2024 11:31:21 PM Z ET**	**32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	64526995	AUTHORIZED BY	-
CUSTOMER #	197306	FILING DATE	-
CORRESPONDENCE ADDRESS	-	FIRST NAMED INVENTOR	Michael Patrick Bueche Jr.

Payment Information

PAYMENT METHOD	PAYMENT TRANSACTION ID	PAYMENT AUTHORIZED BY
CARD / 3554	**E202431N32028105**	**Christopher Abidin**

PRE-AUTHORIZED ACCOUNT	PRE-AUTHORIZED CATEGORY
600202	**37 CFR 1.16 (National application filing, search, and examination fees); 37 CFR 1.17 (Patent application and reexamination processing fees); 37 CFR 1.19 (Document supply fees); 37 CFR 1.20 (Post Issuance fees); 37 CFR 1.21 (Miscellaneous fees and charges)**

FEE CODE	DESCRIPTION	ITEM PRICE($)	QUANTITY	ITEM TOTAL($)
1830	PROCESSING FEE, EXCEPT IN PROVISIONAL APPLICATIONS	140.00	1	140.00
1817	REQUEST FOR PRIORITIZED EXAMINATION	4200.00	1	4200.00
1111	UTILITY PATENT APPL. SEARCH FEE	700.00	1	700.00
1011	BASIC FILING FEE - UTILITY (PAPER FILING ALSO REQUIRES NON-ELECTRONIC FILING FEE	320.00	1	320.00

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	UNDER 1.16(T))			
1051	SURCHARGE- LATE FILING FEE, SEARCH FEE, EXAMINATION FEE, INVENTOR'S OATH OR DECLARATION, OR APPLICATION FILED WITHOUT AT LEAST ONE CLAIM OR BY REFERENCE	160.00	1	160.00
1311	PATENT APPL. EXAMINATION FEE	800.00	1	800.00
1054	Non-DOC-X Filing Surcharge	400.00	1	400.00
1202	EACH CLAIM IN EXCESS OF 20	100.00	10	1000.00
1201	EACH INDEPENDENT CLAIM IN EXCESS OF THREE	480.00	1	480.00
			TOTAL AMOUNT:	**$8,200.00**

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

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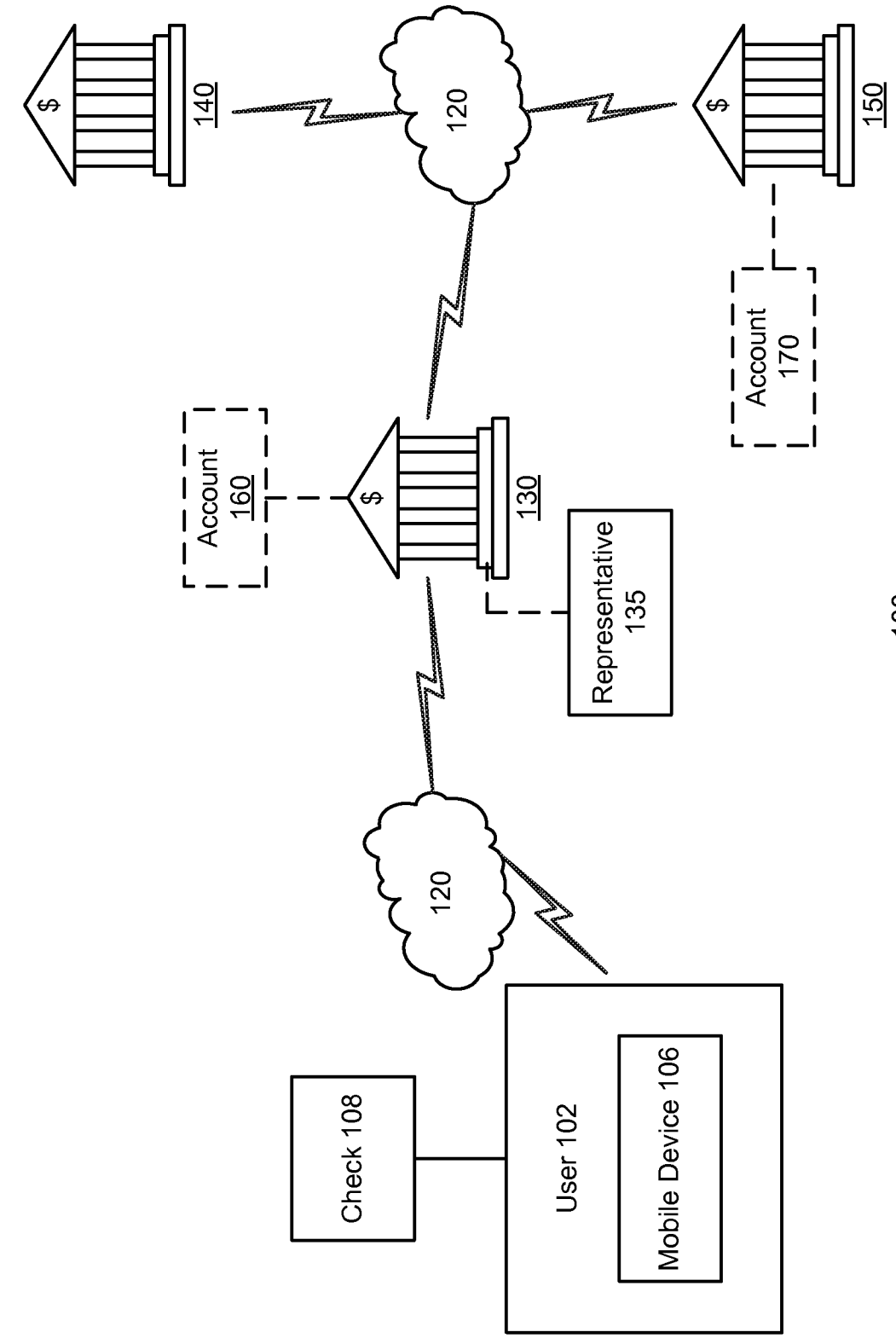
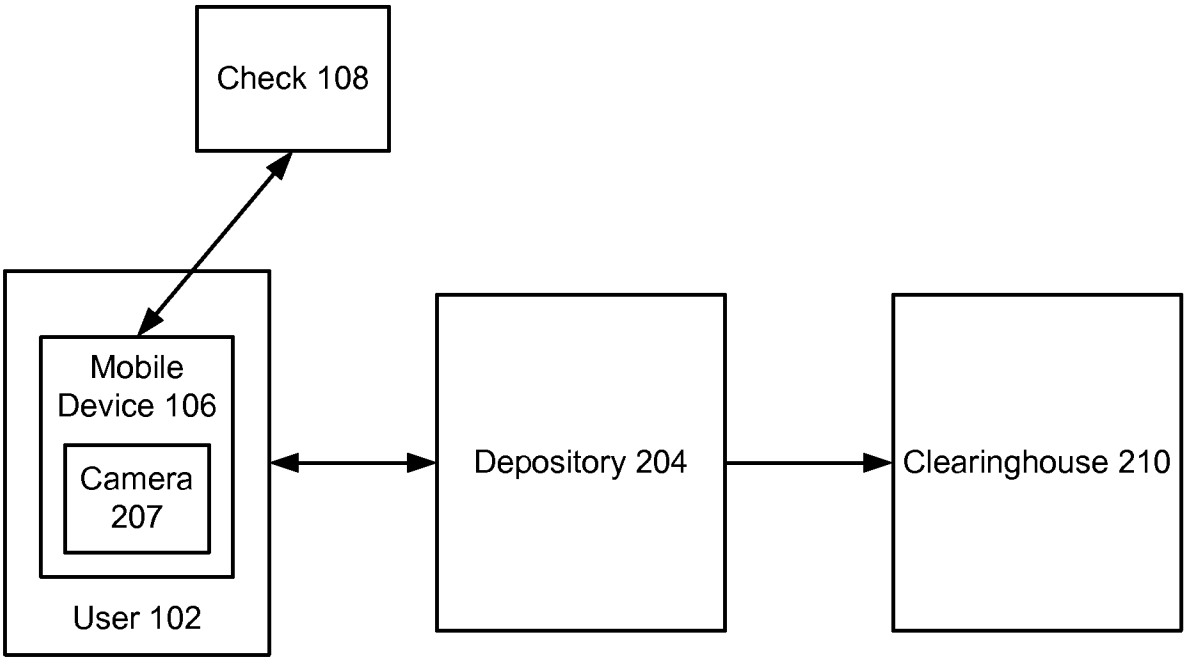

$
140
120
$
150
Account
170
Account
160
$
130
Representative
135
100
120
Check 108
User 102
Mobile Device 106

FIG. 1


Check 108
Mobile Device 106
Camera 207
User 102
Depository 204
Clearinghouse 210

200

FIG. 2

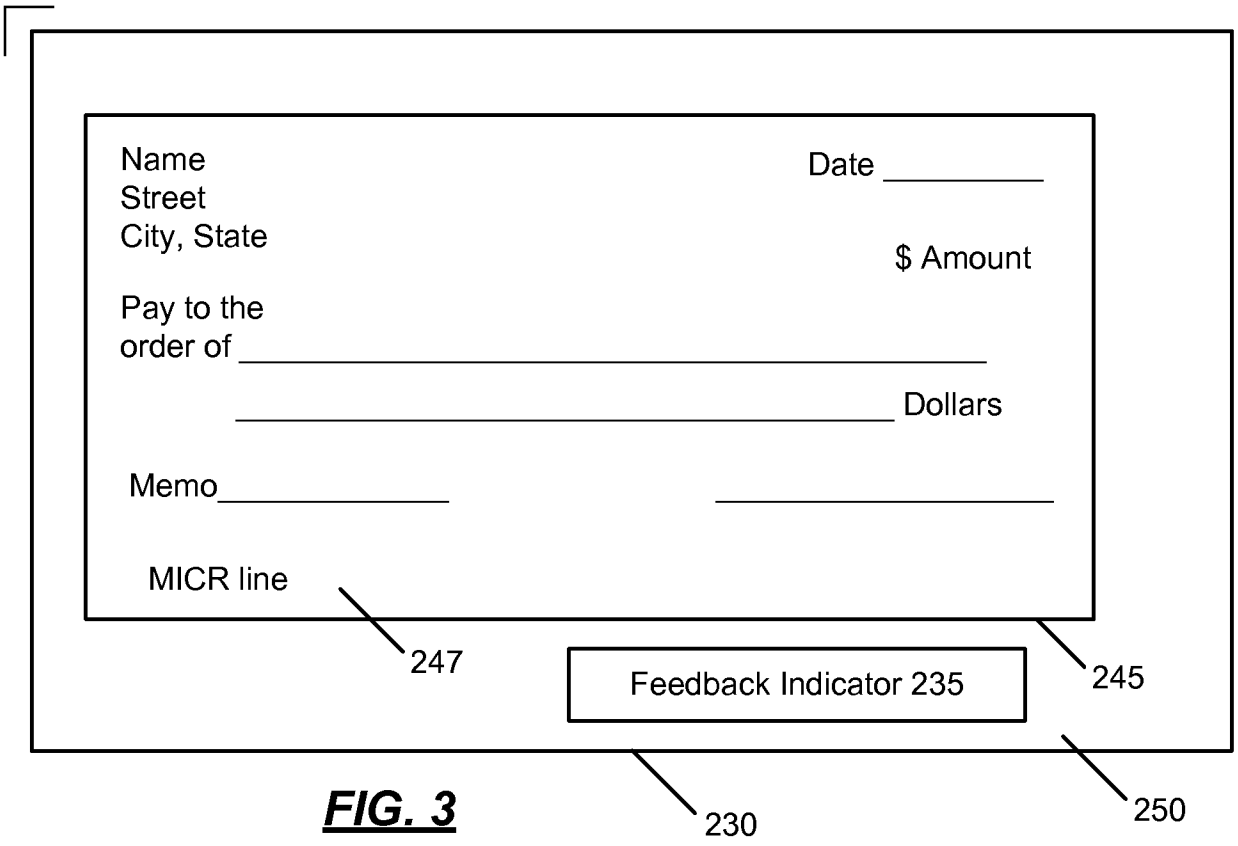

Name
Street
City, State
Date _____
$ Amount
Pay to the
order of _____
_____ Dollars
Memo_____
_____
MICR line
247
245
Feedback Indicator 235
230
250

FIG. 3

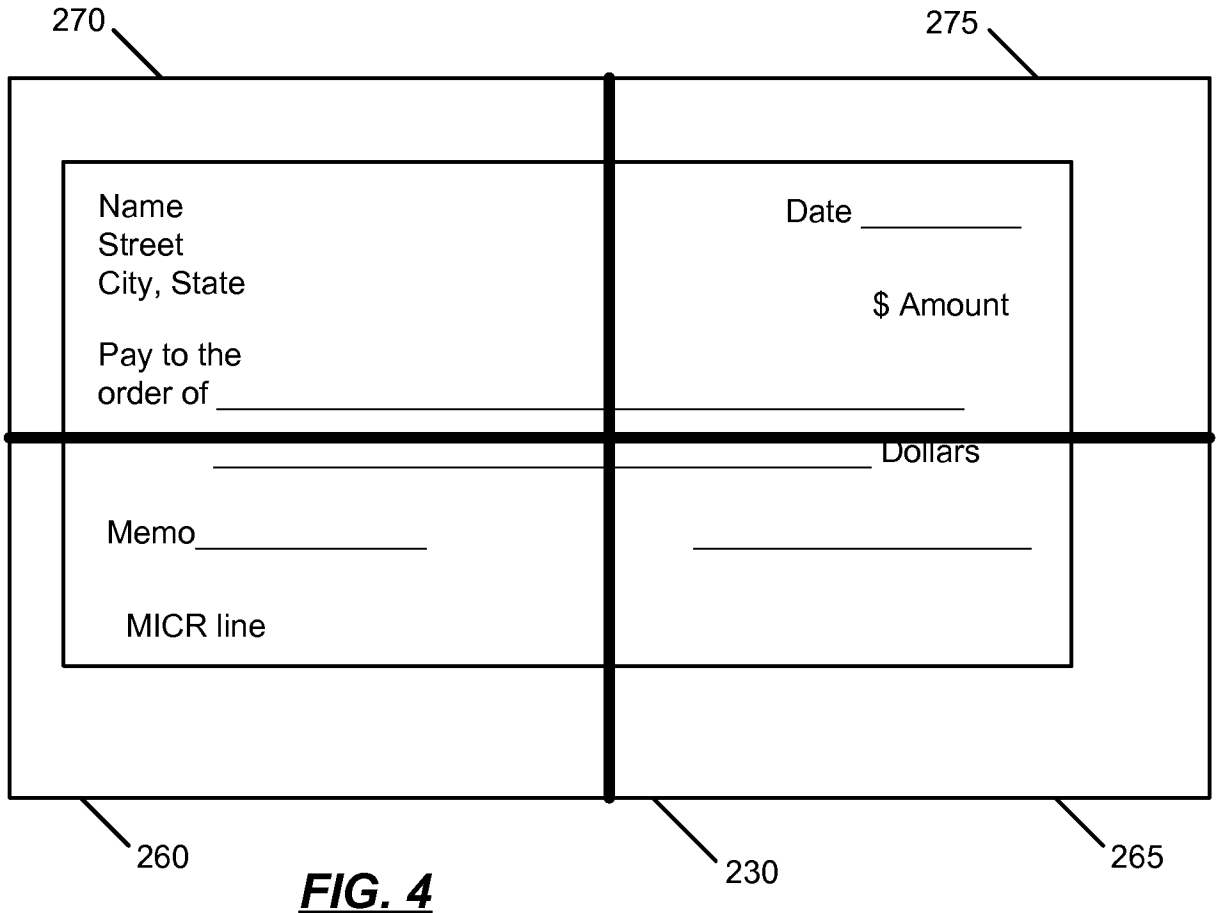
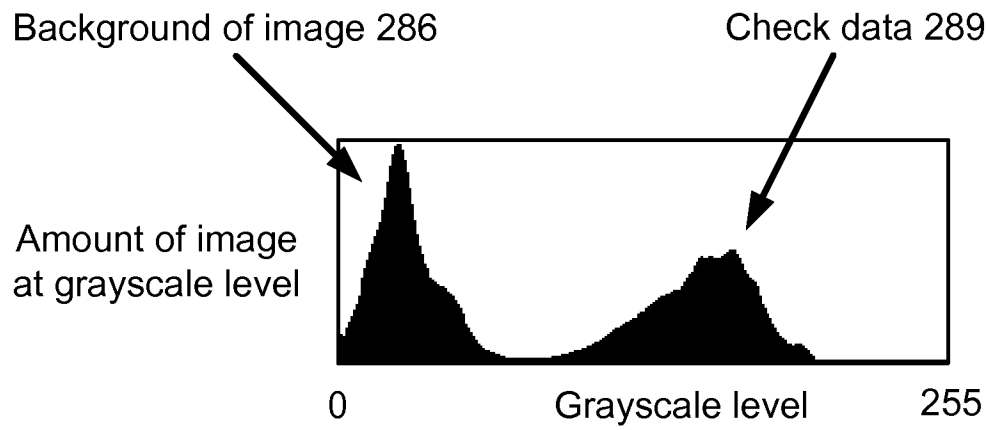
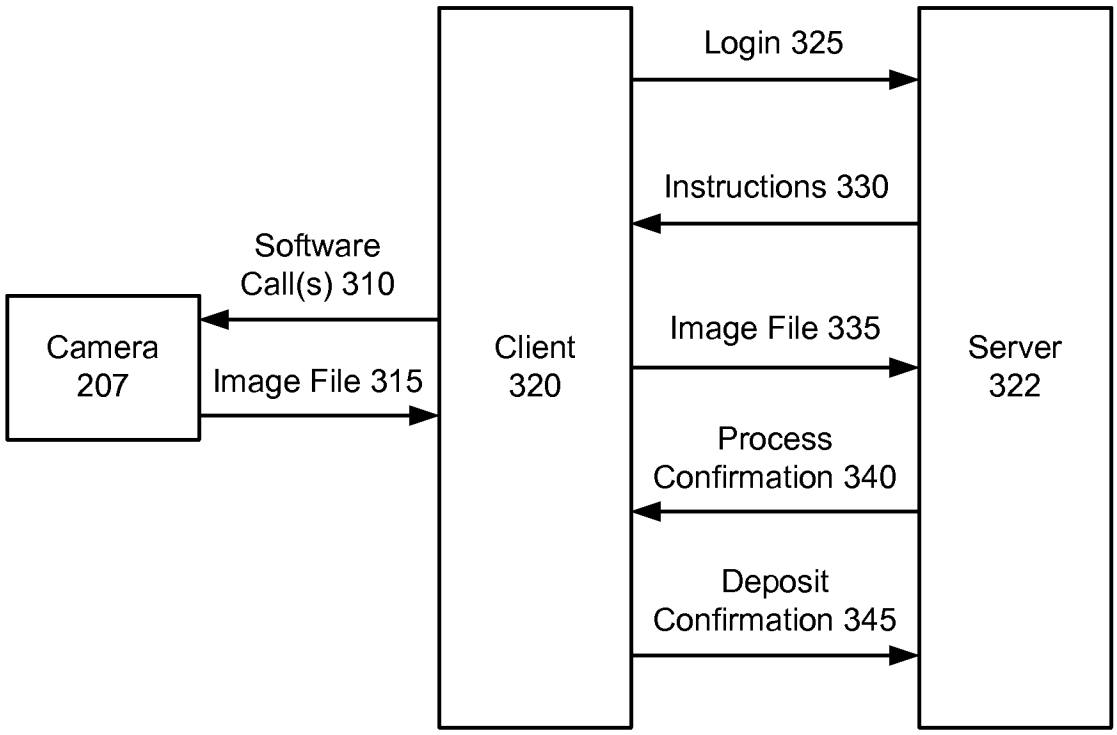

270
275
Name
Street
City, State
Date _____
$ Amount
Pay to the
order of _____
_____ Dollars
Memo_____
_____
MICR line
260
230
265

FIG. 4



280

FIG. 5



300

FIG. 6

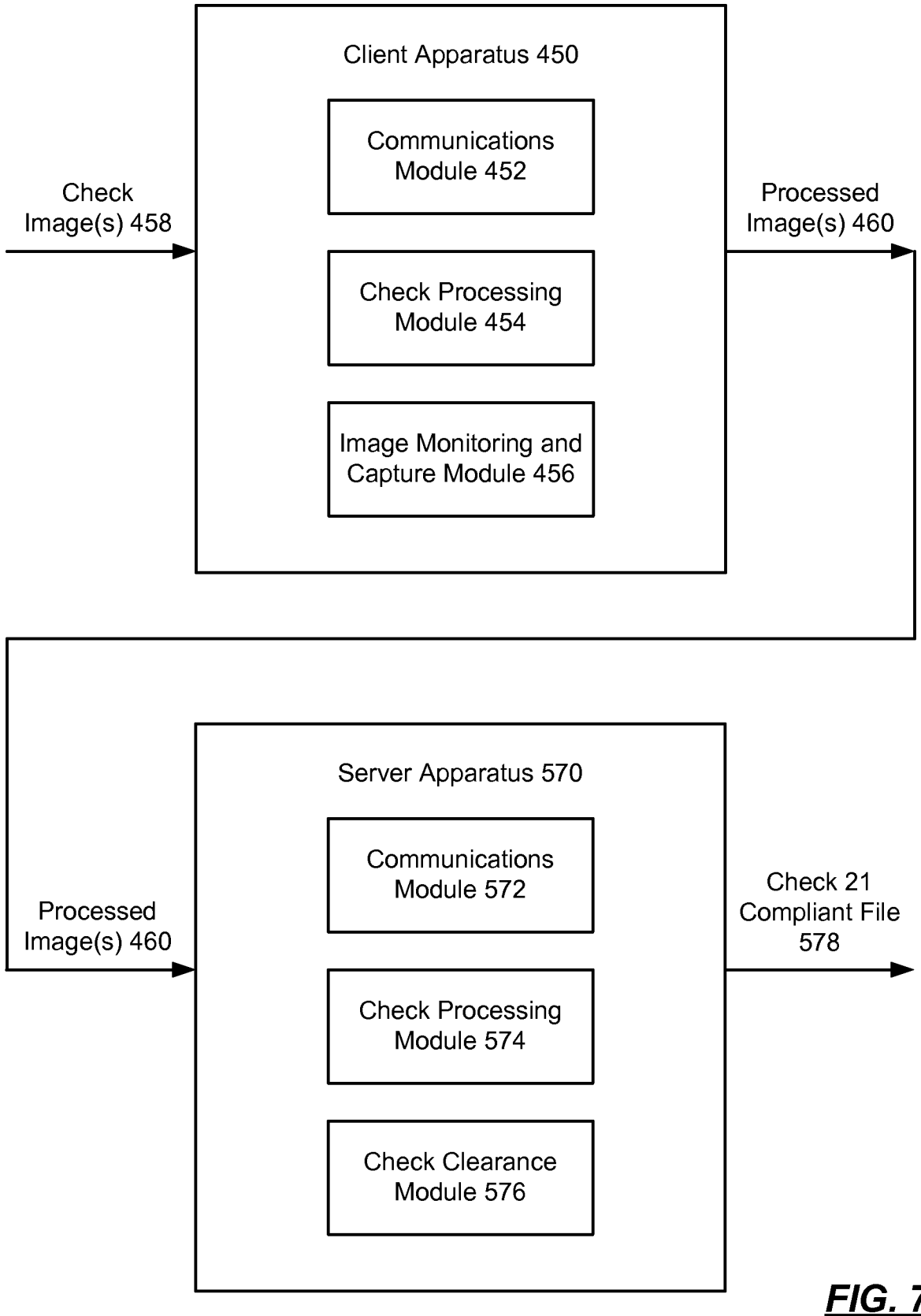
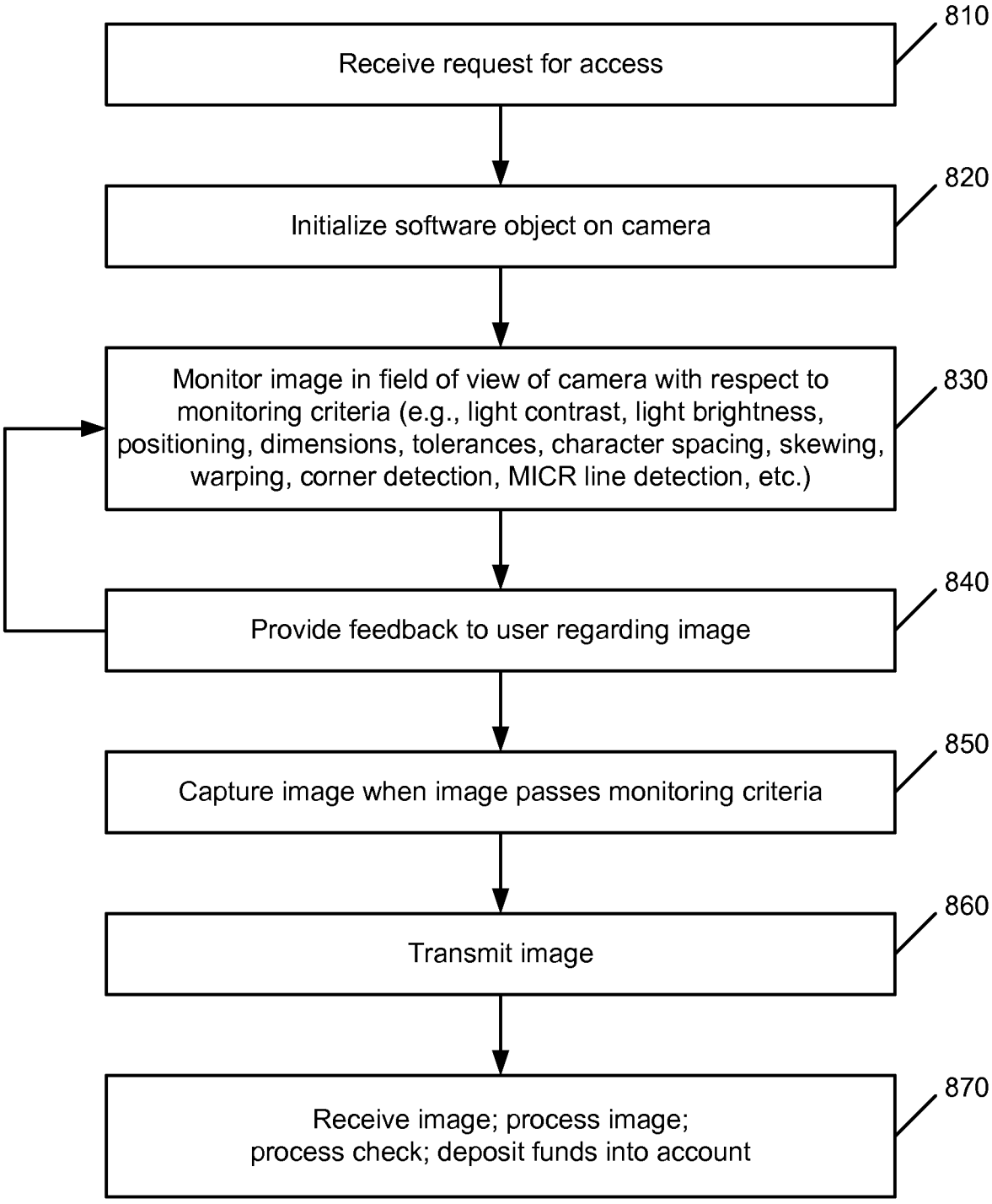


FIG. 7

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Receive request for access
810
Initialize software object on camera
820
Monitor image in field of view of camera with respect to monitoring criteria (e.g., light contrast, light brightness, positioning, dimensions, tolerances, character spacing, skewing, warping, corner detection, MICR line detection, etc.)
830
Provide feedback to user regarding image
840
Capture image when image passes monitoring criteria
850
Transmit image
860
Receive image; process image; process check; deposit funds into account
870

800

FIG. 8

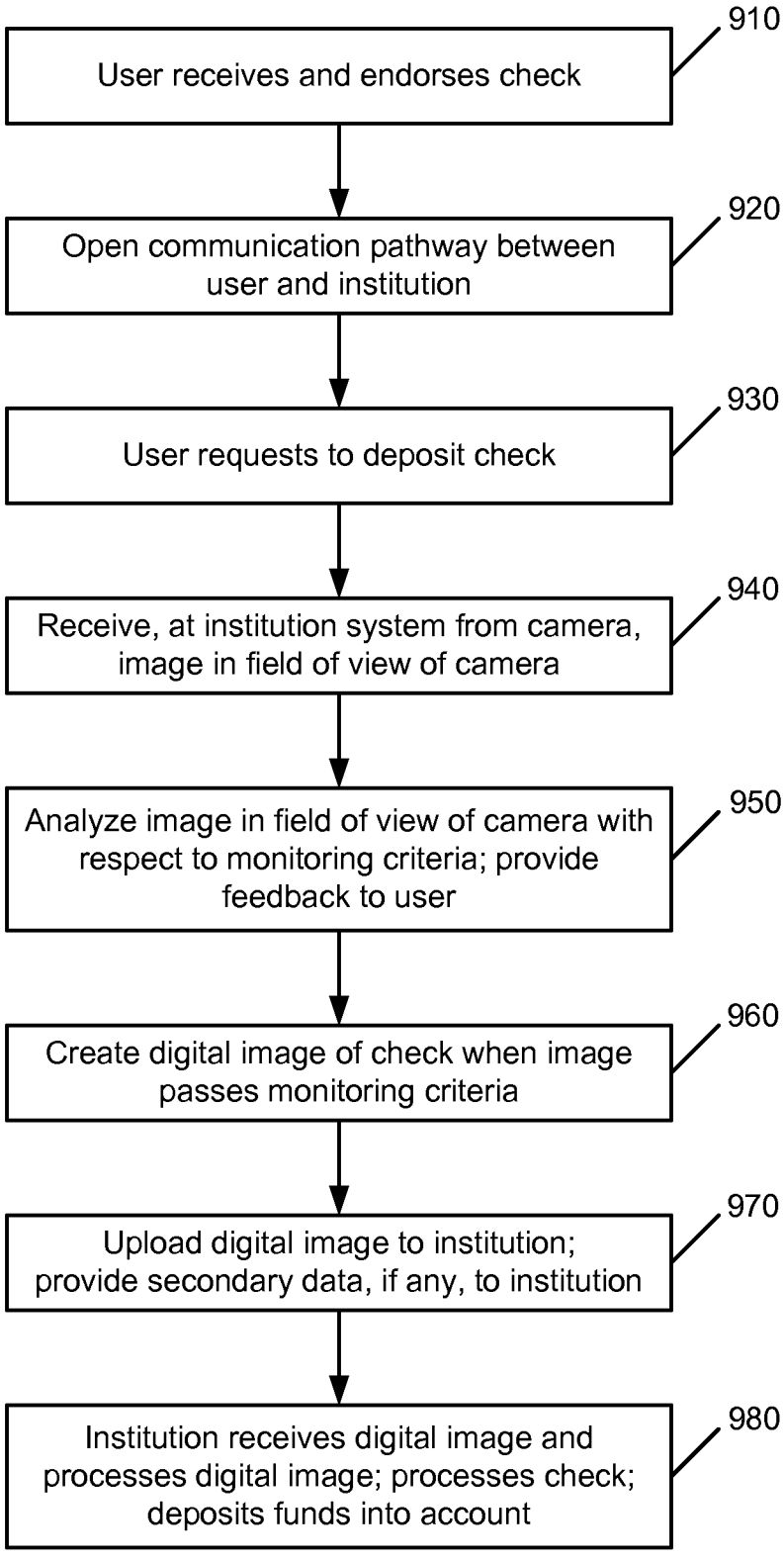

910
User receives and endorses check
920
Open communication pathway between user and institution
930
User requests to deposit check
940
Receive, at institution system from camera, image in field of view of camera
950
Analyze image in field of view of camera with respect to monitoring criteria; provide feedback to user
960
Create digital image of check when image passes monitoring criteria
970
Upload digital image to institution; provide secondary data, if any, to institution
980
Institution receives digital image and processes digital image; processes check; deposits funds into account
900

FIG. 9

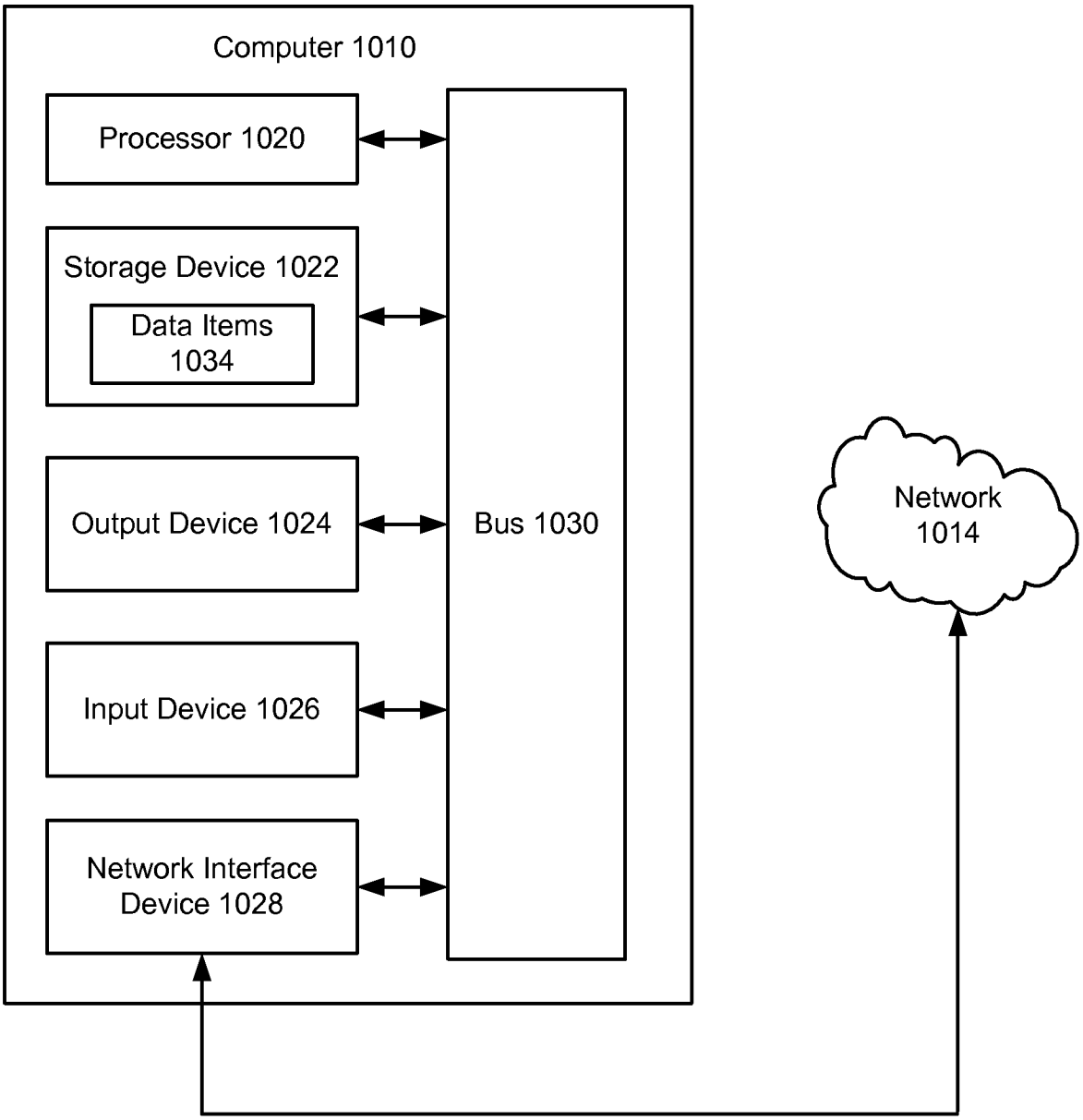

Computer 1010
Processor 1020
Storage Device 1022
Data Items 1034
Output Device 1024
Input Device 1026
Network Interface Device 1028
Bus 1030
Network 1014
1000

FIG. 10

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ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**03/01/2024 11:31:21 PM Z ET**	**32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	64526995	FILING DATE	-
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche Jr.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 8

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
32-10527_Method_ADS.pdf	9	Application Data Sheet	2174 KB
32-10527_Method_Drawings.pdf	8	Drawings-only black and white line drawings	86 KB
32-10527_Method_Nonpublication-Request.pdf	2	Nonpublication request from applicant	249 KB
32-10527_Method_TrackOne-Request_previewPrintPDF.pdf	2	Track One Request	116 KB
32-10527_Method_POA.pdf	2	Power of Attorney	421 KB
32-10527_Method_Spec-	44	-	6814 KB

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Claims-Abstract_previewPrintPDF.pdf				
32-10527_Method_Spec-Claims-Abstract_previewPrintPDF-SPEC.pdf	(1-31)	31	Specification	6387 KB
32-10527_Method_Spec-Claims-Abstract_previewPrintPDF-CLM.pdf	(32-43)	12	Claims	113 KB
32-10527_Method_Spec-Claims-Abstract_previewPrintPDF-ABST.pdf	(44-44)	1	Abstract	315 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
32-10527_Method_ADS.pdf	318F97B3BB26B2CA582C745D8B63F812E79FADBB850EA744C46AA66CD038876DD0F1BDEB199EFF9DA4F1A7F2AE4A25B7F5F5A30178A1C66CF54D4EF193E6B2EF
32-10527_Method_Drawings.pdf	C7872C74F779D8A290507E6D0FF9B0FF3AE6BCA1AAA304C4DD3A73D80B8DB926B562236B62F010107A6D214409033EB03EFD73D77B6C80AF25CE2658882D67E7
32-10527_Method_Nonpublication-Request.pdf	39C6C211E3F49EBEBAA06A508136B593DC2037D397DFBC2774B289AF3CBC3625B2BE2E37B6587426D6DDBCD4AC2C7F38340B5D4A308B254F9CDD08EBC229840A
32-10527_Method_TrackOne-Request_previewPrintPDF.pdf	EB63B42C387400CC6DEEF6ABF8F1D185884D2E7DDD222F5DB11F105D4819C090DA4608BD996C5C2CCC60F5B0FCC059DB9A0DCFD9F52C3A980176F0B88B3E2E62
32-10527_Method_POA.pdf	6AC857AD9D698A58D65886D0BC013AF72FFD60B969093B3BCC6D384FE5FF73527A64BCC0E758572BC2AE07CDB19D5AE45FC4811452E4267AED2753490C7FC577
32-10527_Method_Spec-Claims-Abstract_previewPrintPDF.pdf	A90D95B2D5175EE8CE7F506AC86F3B3D391B19C6CDCD4E7D5339D948A208ED5238482A3333614F2C473157988D2E75EC7D1FC4EAE0F83FEAB689DA44399DAB92
32-10527_Method_Spec-Claims-Abstract_previewPrintPDF-SPEC.pdf	7F30E0FB199CD72AB08C96478FE5BDDA18E363703AB242F57A436148CD71F2C73B07CAFDAE16E94DBC493DBEAD003CFA660DBB9CE5B631F25DFC0C54F8084409

32-10527_Method_Spec-Claims-Abstract_previewPrintPDF-CLM.pdf	AF03387A9A45577C456B94AC90CAAE6D54DD494AA7CDE915353A49C97C3EB417AB0FA6BCC6EA239DE948DA0E078914E7367696C3B155A38A03EF1ACEF8503B49
32-10527_Method_Spec-Claims-Abstract_previewPrintPDF-ABST.pdf	B38AAD8618B3825434C3FC4280E561CC46B43E826661DCA1E71A36AAC3DA20CD9F2DA641AA9FE7FEBCB16E9A752C11E3080F5CF714D6F902835C159CC092545A

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

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New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

PTO/AIA/14 (01-22)
Approved for use through 05/31/2024. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

The application data sheet is part of the provisional or nonprovisional application for which it is being submitted. The following form contains the bibliographic data arranged in a format specified by the United States Patent and Trademark Office as outlined in 37 CFR 1.76.
This document may be completed electronically and submitted to the Office in electronic format using the Electronic Filing System (EFS) or the document may be printed and included in a paper filed application.

Secrecy Order 37 CFR 5.2:

☐ Portions or all of the application associated with this Application Data Sheet may fall under a Secrecy Order pursuant to 37 CFR 5.2 (Paper filers only. Applications that fall under Secrecy Order may not be filed electronically.)

Inventor Information:

Inventor 1 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Michael	Patrick	Bueche	Jr.

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	25613 Mount Rhapsody		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78260	Country	US

Inventor 2 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Bharat		Prasad	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	114 Sable Heights		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78258	Country	US

Inventor 3 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Minya		Liang	

Residence Information (Select One) ◉ US Residency ○ Non US Residency ○ Active US Military Service

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	7314 Eagle Hills		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78249	Country	US

Inventor 4 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Reynaldo		Medina	

Residence Information (Select One) (•) US Residency ( ) Non US Residency ( ) Active US Military Service

City	San Antonio	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	9218 Dublin Heights		
Address 2			
City	San Antonio	State/Province	TX
Postal Code	78254	Country	US

Inventor 5 Remove

Legal Name

Prefix	Given Name	Middle Name	Family Name	Suffix
	Charles	Lee	Oakes	III

Residence Information (Select One) (•) US Residency ( ) Non US Residency ( ) Active US Military Service

City	Boerne	State/Province	TX	Country of Residence	US

Mailing Address of Inventor:

Address 1	119 Roadrunner Circle		
Address 2			
City	Boerne	State/Province	TX
Postal Code	78006	Country	US

All Inventors Must Be Listed - Additional Inventor Information blocks may be generated within this form by selecting the **Add** button. Add

Correspondence Information:

Enter either Customer Number or complete the Correspondence Information section below.
For further information see 37 CFR 1.33(a).

☐ **An Address is being provided for the correspondence Information of this application.**

PTO/AIA/14 (01-22)
Approved for use through 05/31/2024. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Customer Number	197306		
Email Address		Add Email	Remove Email

Application Information:

Title of the Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING		
Attorney Docket Number	32-10527	**Small Entity Status Claimed**	☐
Application Type	Nonprovisional		
Subject Matter	Utility		
Total Number of Drawing Sheets (if any)	8	**Suggested Figure for Publication (if any)**	

Filing By Reference:

Only complete this section when filing an application by reference under 35 U.S.C. 111(c) and 37 CFR 1.57(a). Do not complete this section if application papers including a specification and any drawings are being filed. Any domestic benefit or foreign priority information must be provided in the appropriate section(s) below (i.e., "Domestic Benefit/National Stage Information" and "Foreign Priority Information").

For the purposes of a filing date under 37 CFR 1.53(b), the description and any drawings of the present application are replaced by this reference to the previously filed application, subject to conditions and requirements of 37 CFR 1.57(a).

Application number of the previously filed application	Filing date (YYYY-MM-DD)	Intellectual Property Authority or Country

Publication Information:

☐ Request Early Publication (Fee required at time of Request 37 CFR 1.219)

☒ **Request Not to Publish.** I hereby request that the attached application not be published under 35 U.S.C. 122(b) and certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral international agreement, that requires publication at eighteen months after filing.

Representative Information:

Representative information should be provided for all practitioners having a power of attorney in the application. Providing this information in the Application Data Sheet does not constitute a power of attorney in the application (see 37 CFR 1.32).
Either enter Customer Number or complete the Representative Name section below. If both sections are completed the customer Number will be used for the Representative Information during processing.

Please Select One:	◉ Customer Number	○ US Patent Practitioner	○ Limited Recognition (37 CFR 11.9)
Customer Number	197306		

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Domestic Benefit/National Stage Information:

This section allows for the applicant to either claim benefit under 35 U.S.C. 119(e), 120, 121, 365(c), or 386(c) or indicate National Stage entry from a PCT application. Providing benefit claim information in the Application Data Sheet constitutes the specific reference required by 35 U.S.C. 119(e) or 120, and 37 CFR 1.78.
When referring to the current application, please leave the "Application Number" field blank.

Prior Application Status			Remove
Application Number	Continuity Type	Prior Application Number	Filing or 371(c) Date (YYYY-MM-DD)

Additional Domestic Benefit/National Stage Data may be generated within this form by selecting the **Add** button. Add

Foreign Priority Information:

This section allows for the applicant to claim priority to a foreign application. Providing this information in the application data sheet constitutes the claim for priority as required by 35 U.S.C. 119(b) and 37 CFR 1.55. When priority is claimed to a foreign application that is eligible for retrieval under the priority document exchange program (PDX)[i] the information will be used by the Office to automatically attempt retrieval pursuant to 37 CFR 1.55(i)(1) and (2). Under the PDX program, applicant bears the ultimate responsibility for ensuring that a copy of the foreign application is received by the Office from the participating foreign intellectual property office, or a certified copy of the foreign priority application is filed, within the time period specified in 37 CFR 1.55(g)(1).

			Remove
Application Number	Country[i]	Filing Date (YYYY-MM-DD)	Access Code[i] (if applicable)

Additional Foreign Priority Data may be generated within this form by selecting the **Add** button. Add

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications

☐ This application (1) claims priority to or the benefit of an application filed before March 16, 2013 and (2) also contains, or contained at any time, a claim to a claimed invention that has an effective filing date on or after March 16, 2013.
NOTE: By providing this statement under 37 CFR 1.55 or 1.78, this application, with a filing date on or after March 16, 2013, will be examined under the first inventor to file provisions of the AIA.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Authorization or Opt-Out of Authorization to Permit Access:

When this Application Data Sheet is properly signed and filed with the application, applicant has provided written authority to permit a participating foreign intellectual property (IP) office access to the instant application-as-filed (see paragraph A in subsection 1 below) and the European Patent Office (EPO) access to any search results from the instant application (see paragraph B in subsection 1 below).

Should applicant choose not to provide an authorization identified in subsection 1 below, applicant **must opt-out** of the authorization by checking the corresponding box A or B or both in subsection 2 below.

NOTE: This section of the Application Data Sheet is **ONLY** reviewed and processed with the **INITIAL** filing of an application. After the initial filing of an application, an Application Data Sheet cannot be used to provide or rescind authorization for access by a foreign IP office(s). Instead, Form PTO/SB/39 or PTO/SB/69 must be used as appropriate.

1. Authorization to Permit Access by a Foreign Intellectual Property Office(s)

A. Priority Document Exchange (PDX) - Unless box A in subsection 2 (opt-out of authorization) is checked, the undersigned hereby **grants the USPTO authority** to provide the European Patent Office (EPO), the Japan Patent Office (JPO), the Korean Intellectual Property Office (KIPO), the State Intellectual Property Office of the People's Republic of China (SIPO), the World Intellectual Property Organization (WIPO), and any other foreign intellectual property office participating with the USPTO in a bilateral or multilateral priority document exchange agreement in which a foreign application claiming priority to the instant patent application is filed, access to: (1) the instant patent application-as-filed and its related bibliographic data, (2) any foreign or domestic application to which priority or benefit is claimed by the instant application and its related bibliographic data, and (3) the date of filing of this Authorization. See 37 CFR 1.14(h)(1).

B. Search Results from U.S. Application to EPO - Unless box B in subsection 2 (opt-out of authorization) is checked, the undersigned hereby **grants the USPTO authority** to provide the EPO access to the bibliographic data and search results from the instant patent application when a European patent application claiming priority to the instant patent application is filed. See 37 CFR 1.14(h)(2).

The applicant is reminded that the EPO's Rule 141(1) EPC (European Patent Convention) requires applicants to submit a copy of search results from the instant application without delay in a European patent application that claims priority to the instant application.

2. Opt-Out of Authorizations to Permit Access by a Foreign Intellectual Property Office(s)

☐ A. Applicant **DOES NOT** authorize the USPTO to permit a participating foreign IP office access to the instant application-as-filed. If this box is checked, the USPTO will not be providing a participating foreign IP office with any documents and information identified in subsection 1A above.

☐ B. Applicant **DOES NOT** authorize the USPTO to transmit to the EPO any search results from the instant patent application. If this box is checked, the USPTO will not be providing the EPO with search results from the instant application.

NOTE: Once the application has published or is otherwise publicly available, the USPTO may provide access to the application in accordance with 37 CFR 1.14.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Applicant Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.

Applicant 1 Remove

If the applicant is the inventor (or the remaining joint inventor or inventors under 37 CFR 1.45), this section should not be completed. The information to be provided in this section is the name and address of the legal representative who is the applicant under 37 CFR 1.43; or the name and address of the assignee, person to whom the inventor is under an obligation to assign the invention, or person who otherwise shows sufficient proprietary interest in the matter who is the applicant under 37 CFR 1.46. If the applicant is an applicant under 37 CFR 1.46 (assignee, person to whom the inventor is obligated to assign, or person who otherwise shows sufficient proprietary interest) together with one or more joint inventors, then the joint inventor or inventors who are also the applicant should be identified in this section.

Clear

◉ Assignee	○ Legal Representative under 35 U.S.C. 117	○ Joint Inventor
○ Person to whom the inventor is obligated to assign.	○ Person who shows sufficient proprietary interest	

If applicant is the legal representative, indicate the authority to file the patent application, the inventor is:

Name of the Deceased or Legally Incapacitated Inventor:

If the Applicant is an Organization check here. ☒

Organization Name	United Services Automobile Association (USAA)

Mailing Address Information For Applicant:

Address 1	9800 Fredericksburg Road		
Address 2			
City	San Antonio	**State/Province**	TX
Country	US	Postal Code	78288
Phone Number		Fax Number	
Email Address			

Additional Applicant Data may be generated within this form by selecting the Add button. Add

Assignee Information including Non-Applicant Assignee Information:

Providing assignment information in this section does not substitute for compliance with any requirement of part 3 of Title 37 of CFR to have an assignment recorded by the Office.

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

Assignee 1

Complete this section if assignee information, including non-applicant assignee information, is desired to be included on the patent application publication. An assignee-applicant identified in the "Applicant Information" section will appear on the patent application publication as an applicant. For an assignee-applicant, complete this section only if identification as an assignee is also desired on the patent application publication.

Remove

If the Assignee or Non-Applicant Assignee is an Organization check here. ☒

Organization Name	United Services Automobile Association (USAA)

Mailing Address Information For Assignee including Non-Applicant Assignee:

Address 1	9800 Fredericksburg Road		
Address 2			
City	San Antonio	**State/Province**	TX
Country	US	Postal Code	78288
Phone Number		Fax Number	
Email Address			

Additional Assignee or Non-Applicant Assignee Data may be generated within this form by selecting the Add button. Add

Signature:

Remove

NOTE: This Application Data Sheet must be signed in accordance with 37 CFR 1.33(b). **However, if this Application Data Sheet is submitted with the INITIAL filing of the application and either box A or B is not checked in subsection 2 of the "Authorization or Opt-Out of Authorization to Permit Access" section, then this form must also be signed in accordance with 37 CFR 1.14(c).**

This Application Data Sheet **must** be signed by a patent practitioner if one or more of the applicants is a **juristic entity** (e.g., corporation or association). If the applicant is two or more joint inventors, this form must be signed by a patent practitioner, **all** joint inventors who are the applicant, or one or more joint inventor-applicants who have been given power of attorney (e.g., see USPTO Form PTO/AIA/81) on behalf of **all** joint inventor-applicants.

See 37 CFR 1.4(d) for the manner of making signatures and certifications.

Signature	/Christopher R. Abidin/			Date (YYYY-MM-DD)	2024-03-01
First Name	Christopher	Last Name	Abidin	Registration Number	74742

Additional Signature may be generated within this form by selecting the Add button. Add

Application Data Sheet 37 CFR 1.76	Attorney Docket Number	32-10527
	Application Number	
Title of Invention	SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING	

This collection of information is required by 37 CFR 1.76. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 23 minutes to complete, including gathering, preparing, and submitting the completed application data sheet form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria,** V**A 22313-1450.**

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1 The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these records.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3 A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent CooperationTreaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 72 of 713
EFS Web 2.2.13

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UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
18/593,856	03/01/2024		3860	32-10527	30	4

CONFIRMATION NO. 5025

FILING RECEIPT

197306
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182



Date Mailed: 03/15/2024

Receipt is acknowledged of this non-provisional utility patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF FIRST INVENTOR, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection.

Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a corrected Filing Receipt, including a properly marked-up ADS showing the changes with strike-through for deletions and underlining for additions. If you received a "Notice to File Missing Parts" or other Notice requiring a response for this application, please submit any request for correction to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections provided that the request is grantable.

Inventor(s)

Michael Patrick Bueche, JR., San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes, III, Boerne, TX;

Applicant(s)

United Services Automobile Association (USAA), San Antonio, TX;

Assignment For Published Patent Application

United Services Automobile Association (USAA), San Antonio, TX

Power of Attorney: The patent practitioners associated with Customer Number 197306

Domestic Applications for which benefit is claimed - None.

A proper domestic benefit claim must be provided in an Application Data Sheet in order to constitute a claim for domestic benefit. See 37 CFR 1.76 and 1.78.

Foreign Applications for which priority is claimed (You may be eligible to benefit from the Patent Prosecution Highway program at the USPTO. Please see http://www.uspto.gov for more information.) - None.
Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 03/13/2024
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 18/593,856**
Projected Publication Date: Request for Non-Publication Acknowledged
Non-Publication Request: Yes
Early Publication Request: No
Title

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Preliminary Class

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific

countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).

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technology, manufacture products, deliver services, and grow your business, visit http://www.SelectUSA.gov or call +1-202-482-6800.

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 76 of 713

PATENT APPLICATION FEE DETERMINATION RECORD

Substitute for Form PTO-875

Application or Docket Number: 18/593,856

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY FEE($)
BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A	N/A			N/A	320
SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A	N/A			N/A	700
EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A	N/A			N/A	800
TOTAL CLAIMS (37 CFR 1.16(i))	30 minus 20 =	* 10			OR	x 100 =	1000
INDEPENDENT CLAIMS (37 CFR 1.16(h))	4 minus 3 =	* 1				x 480 =	480
APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).						0
MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))							0
* If the difference in column 1 is less than zero, enter "0" in column 2.			TOTAL			TOTAL	3300

APPLICATION AS AMENDED - PART II

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	SMALL ENTITY RATE($)	SMALL ENTITY ADDITIONAL FEE($)	OR	OTHER THAN SMALL ENTITY RATE($)	OTHER THAN SMALL ENTITY ADDITIONAL FEE($)
AMENDMENT A	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

		(Column 1) CLAIMS REMAINING AFTER AMENDMENT		(Column 2) HIGHEST NUMBER PREVIOUSLY PAID FOR	(Column 3) PRESENT EXTRA	RATE($)	ADDITIONAL FEE($)		RATE($)	ADDITIONAL FEE($)
AMENDMENT B	Total (37 CFR 1.16(i))	*	Minus	**	=	x =		OR	x =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=	x =		OR	x =	
	Application Size Fee (37 CFR 1.16(s))									
	FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							OR		
						TOTAL ADD'L FEE		OR	TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.

** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".

*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest found in the appropriate box in column 1.

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APPLICATION NUMBER	FILING OR 371(C) DATE	FIRST NAMED APPLICANT	ATTY. DOCKET NO./TITLE
18/593,856	03/01/2024	Michael Patrick Bueche, JR.	32-10527

CONFIRMATION NO. 5025

197306
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

INFORMAL NOTICE

DC20000006865944

Date Mailed: 03/15/2024

INFORMATIONAL NOTICE TO APPLICANT

Applicant is notified that the above-identified application contains the deficiencies noted below. No period for reply is set forth in this notice for correction of these deficiencies. However, if a deficiency relates to the inventor's oath or declaration, the applicant must file an oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each actual inventor no later than the expiration of the time period set in the "Notice of Allowability" to avoid abandonment. See 37 CFR 1.53(f).

The item(s) indicated below are also required and should be submitted with any reply to this notice to avoid further processing delays.

- A properly executed inventor's oath or declaration has not been received for the following inventor(s):

  Michael Patrick Bueche, JR.
  Bharat Prasad
  Minya Liang
  Reynaldo Medina
  Charles Lee Oakes, III

  An inventor's oath or declaration in compliance with 37 CFR 1.63 or 1.64 executed by or with respect to each inventor must be submitted no later than the date on which the issue fee is paid in response to a notice requiring such fee. See 37 CFR 1.53(f).

Questions about the contents of this notice and the requirements it sets forth should be directed to the Office of Data Management, Application Assistance Unit, at **(571) 272-4000** or **(571) 272-4200** or **1-888-786-0101**.

/ttran/

United States Patent and Trademark Office

Under Secretary of Commerce for Intellectual Property and
Director of the United States Patent and Trademark Office

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  Patent Electronic Business Center
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	32-10527	5025

197306 7590 04/23/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER
CENTRAL, DOCKET

ART UNIT	PAPER NUMBER
OPAP	

NOTIFICATION DATE	DELIVERY MODE
04/23/2024	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
jim@carmichaelip.com
susan@carmichaelip.com

Decision Granting Request for Prioritized Examination (Track I)	**Application No.** 18/593,856	**Applicant(s)** Bueche et al.	
	Examiner CHERYL P GIBSON BAYLOR	**Art Unit** OPET	**AIA (FITF) Status** Yes

1. THE REQUEST FILED 01 March 2024 IS **GRANTED** .

   The above-identified application has met the requirements for prioritized examination
   - A. ☑ for an original nonprovisional application (Track I).
   - B. ☐ for an application undergoing continued examination (RCE).

2. **The above-identified application will undergo prioritized examination**. The application will be accorded special status throughout its entire course of prosecution until one of the following occurs:
   - A. filing a **petition for extension of time** to extend the time period for filing a reply;
   - B. filing an **amendment to amend the application to contain more than four independent claims, more than thirty total claims** , or a multiple dependent claim;
   - C. filing a **request for continued examination** ;
   - D. filing a notice of appeal;
   - E. filing a request for suspension of action;
   - F. mailing of a notice of allowance;
   - G. mailing of a final Office action;
   - H. completion of examination as defined in 37 CFR 41.102; or
   - I. abandonment of the application.

Telephone inquiries with regard to this decision should be directed to CHERYL GIBSON BAYLOR at (571)272-3213. In his/her absence, calls may be directed to Petition Help Desk at (571) 272-3282.

/CHERYL GIBSON BAYLOR/ Paralegal Specialist, OPET	

Notice of References Cited	Application/Control No. 18/593,856	Applicant(s)/Patent Under Reexamination Bueche et al.	
	Examiner WILLIAM E RANKINS	Art Unit 3694	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Name	CPC Classification	US Classification
*	A	US-8977571-B1	2015-03-10	Bueche, Jr.; Michael Patrick	G06Q20/042	705/45
*	B	US-20210360149-A1	2021-11-18	Mukul; Saumya	G06F3/165	1/1
*	C	US-10380993-B1	2019-08-13	Clauer Salyers; Harmony Jane	G09B21/006	1/1
*	D	US-10402790-B1	2019-09-03	Clark; Christopher Nephi	G06Q20/0425	1/1
	E					
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FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Country	Name	CPC Classification
	N	CA-3080523-A1	2020-09-25	CA	MUKUL S	G06F3/016
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

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Dates in YYYY-MM-DD format are publication dates. Classifications may be US or foreign.

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,856	Bueche et al.
	Examiner	Art Unit
	WILLIAM E RANKINS	3694

CPC - Searched*		
Symbol	Date	Examiner

CPC Combination Sets - Searched*		
Symbol	Date	Examiner

US Classification - Searched*			
Class	Subclass	Date	Examiner

* See search history printout included with this form or the SEARCH NOTES box below to determine the scope of the search.

Search Notes		
Search Notes	Date	Examiner
PE2E	05/06/2024	WR

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner

/WILLIAM E RANKINS/ Primary Examiner, Art Unit 3694	

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PE2E SEARCH - Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	British Equivalents	Time Stamp
L1	19	mobile near3 check ADJ deposit SAME video	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:40 AM
L2	0	smart ADJ phone WITH check ADJ deposit SAME video	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:42 AM
L3	86	mobile WITH check ADJ deposit SAME video NOT L1	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:43 AM
L4	70	mobile WITH check ADJ deposit WITH video NOT L1	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:43 AM
L5	29	mobile WITH check ADJ deposit WITH video NOT L1	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:43 AM
L6	41	mobile WITH check ADJ deposit WITH video NOT L1	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:45 AM
L7	3269	still ADJ image WITH live ADJ video	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:47 AM
L8	4464	still ADJ image WITH live ADJ video	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:47 AM
L9	0	still ADJ image WITH	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06

		live ADJ video AND mobile near3 check ADJ deposit					07:48 AM
L10	35	live ADJ video AND mobile near3 check ADJ deposit	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:48 AM
L11	0	still ADJ image WITH live ADJ video AND mobile near3 check ADJ deposit	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:48 AM
L12	42	live ADJ video AND remote ADJ deposit NOT L11	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:54 AM
L13	9	((US-10956728-B1 OR US-10552810-B1 OR US-10504185-B1 OR US-10402790-B1 OR US-9779392-B1 OR US-8977571-B1 OR US-8688579-B1 OR US-8542921-B1 OR US-7912785-B1).did. AND USPT.dbnm.)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:39 AM
L14	7	L13 AND align$4	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:39 AM
L15	9	remote ADJ deposit AND align$4 WITH (video live ADJ video) WITH (check instrument)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:45 AM
L16	29	remote ADJ deposit AND position$3 WITH (video live ADJ video) WITH (check instrument)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:51 AM

PE2E SEARCH - Search History (Interference)

There are no Interference searches to show.

Bibliographic Data

Application No: 18/593,856

Foreign Priority claimed: ○ Yes ◉ No

35 USC 119 (a-d) conditions met: ☐ Yes ☐ No ☐ Met After Allowance

Verified and Acknowledged: /WILLIAM E RANKINS/ (Examiner's Signature) | (Initials)

Title: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
03/01/2024	705	3694	32-10527
RULE			

APPLICANTS

United Services Automobile Association (USAA), San Antonio, TX, UNITED STATES

INVENTORS

Michael Patrick Bueche JR., San Antonio, TX, UNITED STATES

Bharat Prasad, San Antonio, TX, UNITED STATES

Minya Liang, San Antonio, TX, UNITED STATES

Reynaldo Medina, San Antonio, TX, UNITED STATES

Charles Lee Oakes III, Boerne, TX, UNITED STATES

CONTINUING DATA

FOREIGN APPLICATIONS

IF REQUIRED, FOREIGN LICENSE GRANTED**

03/13/2024

STATE OR COUNTRY

UNITED STATES

ADDRESS

Carmichael IP, PLLC / USAA

8607 Westwood Center Drive, Suite 270

Tysons, VA 22182

UNITED STATES

FILING FEE RECEIVED

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Canadian Intellectual Property Office

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CANADIAN PATENT APPLICATION

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(85) Entrée phase nationale/National Entry: 2020/05/08
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(30) Priorité/Priority: 2019/03/25 (US62/823,651)

(51) Cl.Int./Int.Cl. *H04N 1/387* (2006.01), *G06K 9/22* (2006.01), *G06Q 40/02* (2012.01), *G08B 3/10* (2006.01), *G08B 6/00* (2006.01), *H04N 1/38* (2006.01), *H04W 4/38* (2018.01)

(71) Demandeur/Applicant:
MX TECHNOLOGIES, INC., US

(72) Inventeur/Inventor:
MUKUL, SAUMYA, US

(74) Agent: BENNETT JONES LLP

(54) Titre : SAISIE DE DEPOT A DISTANCE ACCESSIBLE
(54) Title: ACCESSIBLE REMOTE DEPOSIT CAPTURE

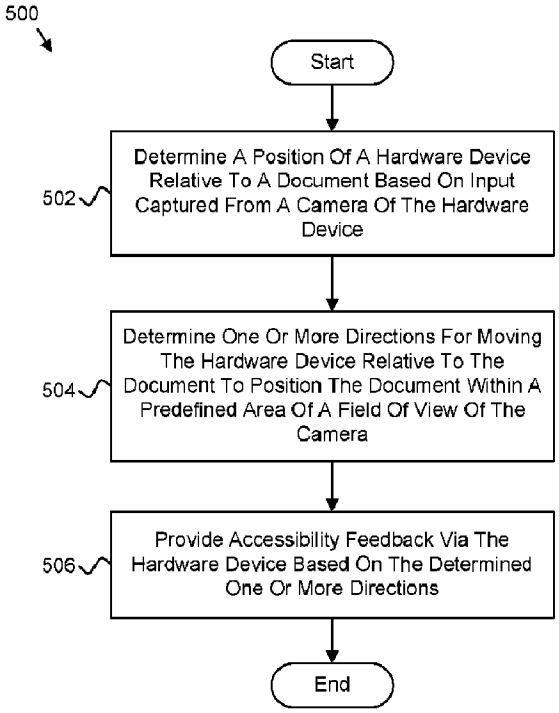


FIG. 5

(57) Abrégé/Abstract:
Apparatuses, methods, program products, and systems are disclosed for accessible remote deposit capture. An apparatus includes a position module (302) that determines a position of a hardware device (102) relative to a document based on input

(21) 3 080 523

(13) A1

(57) Abrégé(suite)/Abstract(continued):
captured from a camera (202) of the hardware device (102). An apparatus includes a direction module (304) that determines one or more directions for moving a hardware device (102) relative to a document to position the document within a predefined area of a field of view of a camera (202). An apparatus includes an accessibility module (306) that provides accessibility feedback via a hardware device (102) based on determined one or more directions. Accessibility feedback includes feedback for assisting a user that has a visual impairment with positioning a hardware device (102) such that a document is within a predefined area of a field of view of a camera (202).

ABSTRACT OF THE DISCLOSURE

Apparatuses, methods, program products, and systems are disclosed for accessible remote deposit capture. An apparatus includes a position module (302) that determines a position of a hardware device (102) relative to a document based on input captured from a camera (202) of the hardware device (102). An apparatus includes a direction module (304) that determines one or more directions for moving a hardware device (102) relative to a document to position the document within a predefined area of a field of view of a camera (202). An apparatus includes an accessibility module (306) that provides accessibility feedback via a hardware device (102) based on determined one or more directions. Accessibility feedback includes feedback for assisting a user that has a visual impairment with positioning a hardware device (102) such that a document is within a predefined area of a field of view of a camera (202).

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ACCESSIBLE REMOTE DEPOSIT CAPTURE

FIELD

This invention relates to remote deposit capture and more particularly relates to accessibility features for remote deposit capture.

BACKGROUND

Mobile applications and other computer program products simplify the lives of many people. For example, a user may perform banking and other functions on their phone that previously required a trip to a physical branch. However, if one of these functions requires use of a camera or other visual interaction, the function may become difficult or impossible for the visually impaired to use.

SUMMARY

Apparatuses, methods, program products, and systems are disclosed for accessible remote deposit capture. An apparatus, in one embodiment, includes a position module that determines a position of a hardware device relative to a document based on input captured from a camera of the hardware device. An apparatus, in further embodiments, includes a direction module that determines one or more directions for moving a hardware device relative to a document to position the document within a predefined area of a field of view of a camera. An apparatus, in certain embodiments, includes an accessibility module that provides accessibility feedback via a hardware device based on determined one or more directions. Accessibility feedback may include feedback for assisting a user that has a visual impairment with positioning a hardware device such that a document is within a predefined area of a field of view of a camera.

A method, in one embodiment, includes determining a position of a hardware device relative to a document based on input captured from a camera of the hardware device. A method, in further embodiments, includes determining one or more directions for moving a hardware device relative to a document to position the document within a predefined area of a field of view of a camera. A method, in some embodiments, includes providing accessibility feedback via a hardware device based on determined one or more directions. Accessibility feedback may include feedback for assisting a user that has a visual impairment with positioning a hardware device such that a document is within a predefined area of a field of view of a camera.

An apparatus, in some embodiments, includes means for determining a position of a hardware device relative to a document based on input captured from a camera of

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the hardware device. An apparatus, in various embodiments, includes means for determining one or more directions for moving a hardware device relative to a document to position the document within a predefined area of a field of view of a camera. An apparatus, in certain embodiments, includes means for providing accessibility feedback via a hardware device based on determined one or more directions. Accessibility feedback may include feedback for assisting a user that has a visual impairment with positioning a hardware device such that a document is within a predefined area of a field of view of a camera.

Systems are presented for accessible remote deposit capture to perform one or more of the operations described with regard to the disclosed methods and apparatuses. Computer program products comprising a computer readable storage medium are presented. In certain embodiments, a computer readable storage medium stores computer usable program code executable to perform one or more of the operations described with regard to the disclosed methods and apparatuses.

BRIEF DESCRIPTION OF THE DRAWINGS

In order that the advantages of the invention will be readily understood, a more particular description of the invention briefly described above will be rendered by reference to specific embodiments that are illustrated in the appended drawings. Understanding that these drawings depict only typical embodiments of the invention and are not therefore to be considered to be limiting of its scope, the invention will be described and explained with additional specificity and detail through the use of the accompanying drawings, in which:

Figure 1 is a schematic block diagram illustrating one embodiment of a system for accessible remote deposit capture;

Figure 2 is a schematic block diagram illustrating a further embodiment of a system for accessible remote deposit capture;

Figure 3 is a schematic block diagram illustrating one embodiment of a module for accessible remote deposit capture;

Figure 4A depicts an example embodiment of a system for accessible remote deposit capture;

Figure 4B depicts another example embodiment of a system for accessible remote deposit capture;

Figure 5 is a schematic flow chart diagram illustrating an embodiment of a method for accessible remote deposit capture; and

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Figure 6 is a schematic flow chart diagram illustrating another embodiment of a method for accessible remote deposit capture.

DETAILED DESCRIPTION

Reference throughout this specification to "one embodiment," "an embodiment," or similar language means that a particular feature, structure, or characteristic described in connection with the embodiment is included in at least one embodiment. Thus, appearances of the phrases "in one embodiment," "in an embodiment," and similar language throughout this specification may, but do not necessarily, all refer to the same embodiment, but mean "one or more but not all embodiments" unless expressly specified otherwise. The terms "including," "comprising," "having," and variations thereof mean "including but not limited to" unless expressly specified otherwise. An enumerated listing of items does not imply that any or all of the items are mutually exclusive and/or mutually inclusive, unless expressly specified otherwise. The terms "a," "an," and "the" also refer to "one or more" unless expressly specified otherwise.

Furthermore, the described features, advantages, and characteristics of the embodiments may be combined in any suitable manner. One skilled in the relevant art will recognize that the embodiments may be practiced without one or more of the specific features or advantages of a particular embodiment. In other instances, additional features and advantages may be recognized in certain embodiments that may not be present in all embodiments.

These features and advantages of the embodiments will become more fully apparent from the following description and appended claims or may be learned by the practice of embodiments as set forth hereinafter. As will be appreciated by one skilled in the art, aspects of the present invention may be embodied as a system, method, and/or computer program product. Accordingly, aspects of the present invention may take the form of an entirely hardware embodiment, an entirely software embodiment (including firmware, resident software, micro-code, etc.) or an embodiment combining software and hardware aspects that may all generally be referred to herein as a "circuit," "module," or "system." Furthermore, aspects of the present invention may take the form of a computer program product embodied in one or more computer readable medium(s) having program code embodied thereon.

Many of the functional units described in this specification have been labeled as modules, in order to more particularly emphasize their implementation

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independence. For example, a module may be implemented as a hardware circuit comprising custom VLSI circuits or gate arrays, off-the-shelf semiconductors such as logic chips, transistors, or other discrete components. A module may also be implemented in programmable hardware devices such as field programmable gate arrays, programmable array logic, programmable logic devices or the like.

Modules may also be implemented in software for execution by various types of processors. An identified module of program code may, for instance, comprise one or more physical or logical blocks of computer instructions which may, for instance, be organized as an object, procedure, or function. Nevertheless, the executables of an identified module need not be physically located together but may comprise disparate instructions stored in different locations which, when joined logically together, comprise the module and achieve the stated purpose for the module.

Indeed, a module of program code may be a single instruction, or many instructions, and may even be distributed over several different code segments, among different programs, and across several memory devices. Similarly, operational data may be identified and illustrated herein within modules and may be embodied in any suitable form and organized within any suitable type of data structure. The operational data may be collected as a single data set or may be distributed over different locations including over different storage devices, and may exist, at least partially, merely as electronic signals on a system or network. Where a module or portions of a module are implemented in software, the program code may be stored and/or propagated on in one or more computer readable medium(s).

The computer program product may include a computer readable storage medium (or media) having computer readable program instructions thereon for causing a processor to carry out aspects of the present invention.

The computer readable storage medium can be a tangible device that can retain and store instructions for use by an instruction execution device. The computer readable storage medium may be, for example, but is not limited to, an electronic storage device, a magnetic storage device, an optical storage device, an electromagnetic storage device, a semiconductor storage device, or any suitable combination of the foregoing. A non-exhaustive list of more specific examples of the computer readable storage medium includes the following: a portable computer diskette, a hard disk, a random access memory ("RAM"), a read-only memory ("ROM"), an erasable programmable read-only memory ("EPROM" or Flash memory), a static random access memory

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("SRAM"), a portable compact disc read-only memory ("CD-ROM"), a digital versatile disk ("DVD"), a memory stick, a floppy disk, a mechanically encoded device such as punch-cards or raised structures in a groove having instructions recorded thereon, and any suitable combination of the foregoing. A computer readable storage medium, as used herein, is not to be construed as being transitory signals per se, such as radio waves or other freely propagating electromagnetic waves, electromagnetic waves propagating through a waveguide or other transmission media (e.g., light pulses passing through a fiber-optic cable), or electrical signals transmitted through a wire.

Computer readable program instructions described herein can be downloaded to respective computing/processing devices from a computer readable storage medium or to an external computer or external storage device via a network, for example, the Internet, a local area network, a wide area network and/or a wireless network. The network may comprise copper transmission cables, optical transmission fibers, wireless transmission, routers, firewalls, switches, gateway computers and/or edge servers. A network adapter card or network interface in each computing/processing device receives computer readable program instructions from the network and forwards the computer readable program instructions for storage in a computer readable storage medium within the respective computing/processing device.

Computer readable program instructions for carrying out operations of the present invention may be assembler instructions, instruction-set-architecture (ISA) instructions, machine instructions, machine dependent instructions, microcode, firmware instructions, state-setting data, or either source code or object code written in any combination of one or more programming languages, including an object oriented programming language such as Smalltalk, C++ or the like, and conventional procedural programming languages, such as the "C" programming language or similar programming languages. The computer readable program instructions may execute entirely on the user's computer, partly on the user's computer, as a stand-alone software package, partly on the user's computer and partly on a remote computer or entirely on the remote computer or server. In the latter scenario, the remote computer may be connected to the user's computer through any type of network, including a local area network (LAN) or a wide area network (WAN), or the connection may be made to an external computer (for example, through the Internet using an Internet Service Provider). In some embodiments, electronic circuitry including, for example, programmable logic circuitry, field-programmable gate arrays (FPGA), or

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programmable logic arrays (PLA) may execute the computer readable program instructions by utilizing state information of the computer readable program instructions to personalize the electronic circuitry, in order to perform aspects of the present invention.

Aspects of the present invention are described herein with reference to flowchart illustrations and/or block diagrams of methods, apparatus (systems), and computer program products according to embodiments of the invention. It will be understood that each block of the flowchart illustrations and/or block diagrams, and combinations of blocks in the flowchart illustrations and/or block diagrams, can be implemented by computer readable program instructions.

These computer readable program instructions may be provided to a processor of a general purpose computer, special purpose computer, or other programmable data processing apparatus to produce a machine, such that the instructions, which execute via the processor of the computer or other programmable data processing apparatus, create means for implementing the functions/acts specified in the flowchart and/or block diagram block or blocks. These computer readable program instructions may also be stored in a computer readable storage medium that can direct a computer, a programmable data processing apparatus, and/or other devices to function in a particular manner, such that the computer readable storage medium having instructions stored therein comprises an article of manufacture including instructions which implement aspects of the function/act specified in the flowchart and/or block diagram block or blocks.

The computer readable program instructions may also be loaded onto a computer, other programmable data processing apparatus, or other device to cause a series of operational steps to be performed on the computer, other programmable apparatus or other device to produce a computer implemented process, such that the instructions which execute on the computer, other programmable apparatus, or other device implement the functions/acts specified in the flowchart and/or block diagram block or blocks.

The schematic flowchart diagrams and/or schematic block diagrams in the Figures illustrate the architecture, functionality, and operation of possible implementations of apparatuses, systems, methods and computer program products according to various embodiments of the present invention. In this regard, each block in the schematic flowchart diagrams and/or schematic block diagrams may represent a

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module, segment, or portion of code, which comprises one or more executable instructions of the program code for implementing the specified logical function(s).

It should also be noted that, in some alternative implementations, the functions noted in the block may occur out of the order noted in the Figures. For example, two blocks shown in succession may, in fact, be executed substantially concurrently, or the blocks may sometimes be executed in the reverse order, depending upon the functionality involved. Other steps and methods may be conceived that are equivalent in function, logic, or effect to one or more blocks, or portions thereof, of the illustrated Figures.

Although various arrow types and line types may be employed in the flowchart and/or block diagrams, they are understood not to limit the scope of the corresponding embodiments. Indeed, some arrows or other connectors may be used to indicate only the logical flow of the depicted embodiment. For instance, an arrow may indicate a waiting or monitoring period of unspecified duration between enumerated steps of the depicted embodiment. It will also be noted that each block of the block diagrams and/or flowchart diagrams, and combinations of blocks in the block diagrams and/or flowchart diagrams, can be implemented by special purpose hardware-based systems that perform the specified functions or acts, or combinations of special purpose hardware and program code.

Figure 1 depicts one embodiment of a system 100 for accessible remote deposit capture. In one embodiment, the system 100 includes one or more hardware devices 102, one or more RDC modules 104 (e.g., a backend RDC module 104b and/or a plurality of RDC modules 104a disposed on the one or more hardware devices 102), one or more data networks 106 or other communication channels, one or more third party service providers 108 (e.g., one or more servers 108 of one or more service providers 108; one or more cloud or network service providers, or the like), and/or one or more backend servers 110. In certain embodiments, even though a specific number of hardware devices 102, RDC modules 104, data networks 106, third party service providers 108, and/or backend servers 110 are depicted in Figure 1, one of skill in the art will recognize, in light of this disclosure, that any number of hardware devices 102, RDC modules 104, data networks 106, third party service providers 108, and/or backend servers 110 may be included in the system 100.

In one embodiment, the system 100 includes one or more hardware devices 102. The hardware devices 102 (e.g., computing devices, information handling devices, or

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the like) may include one or more of a desktop computer, a laptop computer, a mobile device, a tablet computer, a smart phone, a set-top box, a gaming console, a smart TV, a smart watch, a fitness band, an optical head-mounted display (e.g., a virtual reality headset, smart glasses, or the like), an HDMI or other electronic display dongle, a personal digital assistant, and/or another computing device comprising a processor (e.g., a central processing unit (CPU), a processor core, a field programmable gate array (FPGA) or other programmable logic, an application specific integrated circuit (ASIC), a controller, a microcontroller, and/or another semiconductor integrated circuit device), a volatile memory, and/or a non-volatile storage medium. In certain embodiments, the hardware devices 102 are in communication with one or more servers 108 of one or more third party service providers 108 and/or one or more backend servers 110 via a data network 106, described below. The hardware devices 102, in a further embodiment, are capable of executing various programs, program code, applications, instructions, functions, or the like.

In one embodiment, the RDC module 104 is configured to aid users who have visual or other impairments use a mobile device to digital capture and submit documents such as checks, loan applications, job applications, and/or other forms. In certain embodiments, the RDC module 104 is configured to determine a position of a hardware device relative to a document based on input captured from a camera of the hardware device, determine one or more directions for moving the hardware device relative to the document to position the document within a predefined area of a field of view of the camera, and provide accessibility feedback via the hardware device based on the determined one or more directions for assisting a user that has a visual impairment with positioning the hardware device such that the document is within the predefined area of the field of view of the camera. The RDC module 104 is described in more detail below with reference to Figure 3.

In various embodiments, an RDC module 104 may be embodied as hardware, software, or some combination of hardware and software. In one embodiment, an RDC module 104 may comprise executable program code stored on a non-transitory computer readable storage medium for execution on a processor of a hardware device 102, a backend server 110, or the like. For example, an RDC module 104 may be embodied as executable program code executing on one or more of a hardware device 102, a backend server 110, a combination of one or more of the foregoing, or the like. In such an embodiment, the various modules that perform the operations of an RDC

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module 104, as described below, may be located on a hardware device 102, a backend server 110, a combination of the two, and/or the like.

In various embodiments, an RDC module 104 may be embodied as a hardware appliance that can be installed or deployed on a backend server 110, on a user's hardware device 102 (e.g., a dongle, a protective case for a phone 102 or tablet 102 that includes one or more semiconductor integrated circuit devices within the case in communication with the phone 102 or tablet 102 wirelessly and/or over a data port such as USB or a proprietary communications port, or another peripheral device), or elsewhere on the data network 106 and/or collocated with a user's hardware device 102. In certain embodiments, an RDC module 104 may comprise a hardware device such as a secure hardware dongle or other hardware appliance device (e.g., a set-top box, a network appliance, or the like) that attaches to another hardware device 102, such as a laptop computer, a server, a tablet computer, a smart phone, or the like, either by a wired connection (e.g., a USB connection) or a wireless connection (e.g., Bluetooth®, Wi-Fi®, near-field communication (NFC), or the like); that attaches to an electronic display device (e.g., a television or monitor using an HDMI port, a DisplayPort port, a Mini DisplayPort port, VGA port, DVI port, or the like); that operates substantially independently on a data network 106; or the like. A hardware appliance of an RDC module 104 may comprise a power interface, a wired and/or wireless network interface, a graphical interface (e.g., a graphics card and/or GPU with one or more display ports) that outputs to a display device, and/or a semiconductor integrated circuit device as described below, configured to perform the functions described herein with regard to an RDC module 104.

An RDC module 104, in such an embodiment, may comprise a semiconductor integrated circuit device (e.g., one or more chips, die, or other discrete logic hardware), or the like, such as a field-programmable gate array (FPGA) or other programmable logic, firmware for an FPGA or other programmable logic, microcode for execution on a microcontroller, an application-specific integrated circuit (ASIC), a processor, a processor core, or the like. In one embodiment, an RDC module 104 may be mounted on a printed circuit board with one or more electrical lines or connections (e.g., to volatile memory, a non-volatile storage medium, a network interface, a peripheral device, a graphical/display interface. The hardware appliance may include one or more pins, pads, or other electrical connections configured to send and receive data (e.g., in communication with one or more electrical lines of a printed circuit board or the like),

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and one or more hardware circuits and/or other electrical circuits configured to perform various functions of an RDC module 104.

The semiconductor integrated circuit device or other hardware appliance of an RDC module 104, in certain embodiments, comprises and/or is communicatively coupled to one or more volatile memory media, which may include but is not limited to: random access memory (RAM), dynamic RAM (DRAM), cache, or the like. In one embodiment, the semiconductor integrated circuit device or other hardware appliance of an RDC module 104 comprises and/or is communicatively coupled to one or more non-volatile memory media, which may include but is not limited to: NAND flash memory, NOR flash memory, nano random access memory (nano RAM or NRAM), nanocrystal wire-based memory, silicon-oxide based sub-10 nanometer process memory, graphene memory, Silicon-Oxide-Nitride-Oxide-Silicon (SONOS), resistive RAM (RRAM), programmable metallization cell (PMC), conductive-bridging RAM (CBRAM), magneto-resistive RAM (MRAM), dynamic RAM (DRAM), phase change RAM (PRAM or PCM), magnetic storage media (e.g., hard disk, tape), optical storage media, or the like.

The data network 106, in one embodiment, includes a digital communication network that transmits digital communications. The data network 106 may include a wireless network, such as a wireless cellular network, a local wireless network, such as a Wi-Fi network, a Bluetooth® network, a near-field communication (NFC) network, an ad hoc network, and/or the like. The data network 106 may include a wide area network (WAN), a storage area network (SAN), a local area network (LAN), an optical fiber network, the internet, or other digital communication network. The data network 106 may include two or more networks. The data network 106 may include one or more servers, routers, switches, and/or other networking equipment. The data network 106 may also include one or more computer readable storage media, such as a hard disk drive, an optical drive, non-volatile memory, RAM, or the like.

The one or more third party service providers 108, in one embodiment, may include one or more network accessible computing systems such as one or more web servers hosting one or more web sites, a database server, an enterprise intranet system, an application server, an application programming interface (API) server, an authentication server, or the like. The one or more third party service providers 108 may include systems related to various institutions or organizations. For example, a third party service provider 108 may include a system providing electronic access to a

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financial institution, a university, a government agency, a utility company, an email provider, a social media site, a photo sharing site, a video sharing site, a data storage site, a medical provider, or another entity that stores data associated with a user. In one embodiment, a third-party service provider 108 comprises a remote deposit capture service provider that provides a pass/fail interface for remotely depositing checks into deposit accounts for users over the data network 106.

In certain embodiments a third-party service provider 108 may allow users to create user accounts to upload, view, create, and/or modify data associated with the user. Accordingly, a third-party service provider 108 may include an authorization system, such as a login element or page of a web site, application, or similar front-end, where a user can provide credentials, such as a username/password combination, an account number and PIN, or the like to access the user's data.

Figure 2 depicts one embodiment of a system 200 for accessible remote deposit capture. In the depicted embodiment, the system 200 includes a mobile computing device 102, a data network 106, and a third-party server 108. The mobile computing device 102, the data network 106, and the third-party server 108, in certain embodiments, may be substantially similar to one or more of the computing devices 102, the data network 106, and/or the third-party servers 108 described above with regard to Figure 1. The mobile computing device 102, in the depicted embodiment, includes a camera 202, a network interface 204, and an RDC module 104. The third-party server 108, in the depicted embodiment, includes a pass/fail interface 206.

A camera 202, in certain embodiments, may comprise a front facing camera, a world facing camera, a read facing camera, or the like of the mobile computing device 102. A user, in certain embodiments, may use a camera 202 of the mobile computing device 102 to take one or more images and/or photos. For example, as part of a remote deposit capture process for depositing a check over the data network 106, the RDC module 104 may prompt a user to take an image/photo of the check using the camera 202 (e.g., an image/photo of the front of the check, an image/photo of the back of the check, or the like). In some embodiments, a camera 202 may comprise a digital camera and the RDC module 104 may store one or more images/photos from the camera 202 in volatile memory and/or non-volatile storage of the mobile computing device 102 (e.g., for submission to the pass/fail interface 206 over the data network 106 using the network interface 204, or the like).

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A network interface 204, in certain embodiments, may comprise a wireless transmitter and receiver, transceiver, and/or modem (e.g., for radio frequency, cellular communications, code-division multiple access or other spread spectrum, time division multiple access, Bluetooth®, Wi-Fi®, NFC, and/or other wireless communications). In other embodiments, the network interface 204 may comprise a wired network interface (e.g., a USB interface, an ethernet interface, a serial port, or the like). The network interface 204, in one embodiment, enables digital communication with other devices (e.g., with a backend server 110, a third-party server 108, another computing device 102, or the like) over the data network 106.

An RDC module 104, in certain embodiments, may use the network interface 204 to send electronic submissions over the data network 106 to the pass/fail interface 206. A pass/fail interface 206, in certain embodiments, comprises a network interface configured to selectively receive or reject (e.g., pass or fail) electronic submissions. For example, a pass/fail interface 206 may comprise a query language interface of a database system that rejects or otherwise refuses to execute a query with improper formatting or may comprise a remote deposit capture interface that either accepts a check for deposit or rejects it remotely based on one or more submitted images/photos of the check.

In certain embodiments, a pass/fail interface 206 may charge a fee, enforce a quota, or the like against a user or other entity associated with an electronic submission whether the pass/fail interface accepts or rejects the electronic submission. As described above, the RDC module 104 may determine a likelihood that an electronic submission will be accepted by the pass/fail interface 206 prior to submitting the electronic submission, and may perform one or more corrective actions on the electronic submission in response to determining that the electronic submission is unlikely to be accepted by the pass/fail interface 206 (e.g., the determined likelihood fails to satisfy a threshold, or the like).

In one embodiment an RDC module 104 sends an electronic submission from a mobile computing device 102 to a pass/fail interface 206 of a third-party service provider 108. In a further embodiment, an RDC module 104 sends an electronic submission from a mobile computing device 102 to a backend RDC module 104 of a backend server 110, and the backend RDC module 104 of the backend server 110 may send the electronic submission to the pass/fail interface 206 of the third-party service provider 108.

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In various embodiments, the RDC module 104 may use one or more machine learning and/or artificial intelligence functions (e.g., learned functions or the like) to generate one or more propensity models. A propensity model may comprise machine learning, artificial intelligence, a statistical and/or mathematical function, a decision tree, a ruleset, and/or another type of model indicating a likelihood (e.g., predicting) and/or propensity of input data to have and/or yield one or more outcomes. For example, a propensity model may be generated to determine a likelihood or propensity of various types of input data to pass and/or fail when submitted to a pass/fail application programming interface (API) or other function (e.g., a query interface such as a structured query language (SQL) interface, or the like), so that the RDC module 104 may save the cost of submitting data likely to fail to the pass/fail API, may correct data likely to fail before submitting it to the pass/fail API, may request an action of a user to correct data likely to fail, or the like.

Examples of pass/fail APIs, in various embodiments, include a remote deposit capture (RDC) API for depositing checks remotely (e.g., using a camera of a computing device 102 or the like) that either accepts (e.g., passes) or rejects (e.g., fails) one or more images of an uploaded check; a loan application interface that either approves (e.g., passes) or denies (e.g., fails) a loan request in response to submission of a loan application; a diagnostic and/or inspection interface for an electrical and/or mechanical device (e.g., a computing device 102, an automobile or other vehicle that yields a pass and/or fail result; a database interface that either accepts/executes a submitted query or rejects/throws an error; and/or another interface that accepts/rejects, passes/fails, approves/denies, or otherwise provides a binary or two state result.

In some embodiments, where a pass/fail API comprises an RDC API, an RDC module 104 may provide one or more accessibility features, described in more detail below with reference to Figure 3. For example, in certain embodiments, an RDC module 104 may provide one or more voice prompts to a user, may provide haptic feedback to a user, or the like, to assist a user who may have a disability, such as being blind or otherwise visually impaired.

An RDC module 104, in one embodiment, may train machine learning and/or other artificial intelligence to estimate or otherwise determine a likelihood that an electronic submission to a pass/fail interface will be accepted and/or be rejected by submitting electronic submissions to the pass/fail interface and observing and/or learning from the results over time with different submissions. Machine learning and/or

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other artificial intelligence, in various embodiments, may include supervised learning (e.g., classification and/or numerical regression, or the like), unsupervised learning, another learned function that improves through experience, clustering, dimensionality reduction, structured prediction, anomaly detection, neural networks (e.g., artificial neural networks, a deep convolutional neural network, or the like), reinforcement learning, decision tree learning, association rule learning, deep learning, inductive logic programming, support vector machines, Bayesian networks, representation learning, similarity and/or metric learning, sparse dictionary learning, genetic algorithms, rule-based machine learning, learning classifier systems, or the like.

For example, in one embodiment, an RDC module 104 may comprise a neural network, such as a deep convolutional neural network, based propensity model trained on previous submissions to a pass/fail interface, which may filter an image/photo multiple times, apply a pixel matrix multiplication and black and white filters, resulting in a value intensity image weighted based on the training of the neural network, or the like, and may determine a likelihood that an electronic submission (e.g., one or more images) will be accepted by a pass/fail interface based on the resulting weighted value intensity images.

In one embodiment, an RDC module 104 may determine one or more pass rates, fail rates, or the like for different inputs, types of inputs, or the like to a pass/fail interface. By learning the behavior of a pass/fail interface, in certain embodiments, an RDC module 104 may mimic or clone one or more functions of an interface locally (e.g., on a hardware device 102), to provide an indication of whether or not data will pass or fail an interface of a third party service provider 108 without submitting the data to the third party service provider 108 (e.g., a remote server 108 or other remote device 108). For example, if each submission to an interface of a third-party service provider 108 incurs a cost or is counted against a quota, an RDC module 104 may reduce incurred costs due to failures by either blocking submission of data likely to fail, correcting data likely to fail, or the like. Determining a likelihood that an electronic submission will pass or fail locally on a hardware computing device 102, in certain embodiments, may be faster than submitting the electronic submission to a pass/fail interface on a remote server 108 of a third-party service provider 108, regardless of whether there is a cost associated with the submission.

In certain embodiments, a control RDC module 104b, or the like, may train machine learning or another artificial intelligence model on an interface to generate a

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propensity model, and may provide the generated propensity model to one or more device RDC modules 104a on different hardware devices 104a for different users, to dynamically monitor, adjust, and/or correct requests to an interface (e.g., a pass/fail interface of a third party service provider 108, or the like). An RDC module 104 may train a propensity model on actual requests to an interface (e.g., based on data from one or more users), or on training data (e.g., previously received and/or submitted data, artificially created data, or the like).

A propensity model of an RDC module 104, in certain embodiments, may determine when to perform a corrective action on an electronic submission such as suggesting and/or requesting additional information and/or additional action from a user (e.g., missing data, incomplete data, incorrect data, or the like), automatically correcting one or more characteristics of the electronic submission, and/or performing a different corrective action. A corrective action, in one embodiment, according to a trained propensity model, may be an action that increases a likelihood that an electronic submission will be accepted and/or passed by a pass/fail interface (e.g., may change a failed request to a passing request, or the like).

In the RDC example described above, in certain embodiments, a corrective action may comprise retaking one or more images/photos of a check (e.g., at a different angle, with a different background to avoid white on white, with a less complex background, with a different focal length and/or focus to decrease blurriness, swapping incorrectly labeled front and back images/photos, rotating an image/photo, or the like), requesting the user re-enter and/or correct an amount of the check (e.g., based on optical character recognition of a handwritten amount on the check failing to match an amount entered by a user), adding information to an electronic submission, adding a signature to an electronic submission, adding required text (e.g., "for mobile deposit only") to an electronic submission, or the like.

In various embodiments, a propensity model may determine that a money order will fail (e.g., will be rejected by a pass/fail RDC interface for depositing checks), that a blurry or improperly focused image of a check will fail, that an image of a check with a complex background and/or field of capture will fail, that an upside down image of a check will fail, two images of a front or back of a check instead of one of each will fail, an image of a white check on a white background will fail, that a check that is not signed for endorsement will fail, that a check with an amount that doesn't match a user provided amount will fail, or the like.

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In certain embodiments, an RDC module 104 may request that a user take an image/photo of a check first, prior to entering information about the check (e.g., a monetary amount or the like), so that the RDC module 104 may determine and suggest the information to the user (e.g., to reduce the possibility of the user entering the wrong information). For example, an RDC module 104 may use optical character recognition to determine an amount for a check and may suggest the determined amount to the user as an option the user may select instead of entering an amount manually.

In the loan application example, in certain embodiments, a propensity model may indicate that an application is likely to be rejected with certain information missing, and an RDC module 104 may request the missing information from a user before submitting the loan application, to avoid and/or reduce a chance of the application being rejected.

For certain predicted failures, an RDC module 104 may correct the electronic submission automatically with little or no input or corrective action from a user. For example, an RDC module 104 may flip an upside-down image, may rotate and/or adjust a rotation of (e.g., de-skew) an image, or the like without requiring a user to retake the image (e.g., correcting the image on the same device 102 the image was taken, prior to submitting the image to a pass/fail interface of a third party service provider 108 or other remote server 108).

In one embodiment, at least an initial pass or determination by an RDC module 104 may comprise an image recognition function with no feature extraction. For example, an RDC module 104 may determine "is the image/photo of a check" without attempting to extract additional information from the check, such as an amount, a routing number, an account number, a check number, a date, or the like. Such a determination may be fast and capable of being performed on any of the hardware devices 102. An RDC module 104, in response to predicting and/or otherwise determining that an image/photo is not of a check, may prompt and/or alert a user that the image/photo does not contain a check, request that a user retake an image/photo, or the like.

An RDC module 104, in some embodiments, may provide an override interface (e.g., a graphical user interface button or the like), allowing a user to submit an electronic submission to a pass/fail interface even if the RDC module 104 has determined that the electronic submission is likely to fail. In other embodiments, an RDC module 104 may block electronic submissions from a pass/fail interface that the

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RDC module 104 predicts are likely to fail, without the possibility of overriding (e.g., but may suggest and/or perform one or more corrective actions until the RDC module 104 predicts the electronic submission will be acceptable to the pass/fail interface, or the like).

In one embodiment, an RDC module 104 may comprise and/or use multiple tiers of machine learning and/or artificial intelligence, such as multiple series of artificial neural networks, series of series of artificial neural networks, or the like (e.g., with the output of one tier as an input into another tier, or the like). An RDC module 104, in certain embodiments, may dynamically determine which tiers to use to process data, an order for selected tiers, or the like. For example, an RDC module 104 may select and/or order tiers based on a priority or hierarchy, such as by speed (e.g., fastest to slowest or vice versa, only tiers above a speed threshold, or the like), breadth (e.g., broadest to narrowest or vice versa, only tiers above or below a threshold, or the like), or another characteristic. Each tier (e.g., artificial neural network) may perform a different determination (e.g., in the RDC example, one may locate a rectangle, one may determine if the check is upside down, one may determine if the image is blurry, one may locate the amount, or the like).

In one embodiment, an RDC module 104 is configured to determine and/or receive a user's electronic credentials (e.g., username and password, fingerprint scan, retinal scan, digital certificate, personal identification number (PIN), challenge response, security token, hardware token, software token, DNA sequence, signature, facial recognition, voice pattern recognition, bio-electric signals, two-factor authentication credentials, or the like) for one or more third party service providers 108. The RDC module 104, in certain embodiments, accesses a server 108 of a third party service provider 108 using a user's electronic credentials to make an electronic submission to a pass/fail interface of the third party service provider 108, to download data associated with the user from the third party service provider 108, such as a user's photos, a user's social media posts, a user's medical records, a user's financial transaction records or other financial data, and/or other data associated with and/or owned by a user but stored by a server 108 of a third party service provider 108 (e.g., stored by hardware not owned, maintained, and/or controlled by the user). The RDC module 104, in various embodiments, may provide downloaded data to the user locally (e.g., displaying the data on an electronic display of a hardware device 102); may provide the downloaded data from the hardware device 102 of the user to and/or

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package the data for a remote server 110 (e.g., a backend RDC module 104b) or other remote device (e.g., another hardware device 102 of the user, a hardware device 102 of a different user, or the like) which may be unaffiliated with the third party service provider 108; may provide one or more alerts, messages, advertisements, or other communications to the user (e.g., on a hardware device 102) based on the downloaded data; or the like.

In one embodiment, at least a portion of an RDC module 104 may be integrated with or otherwise part of another application executing on a hardware device 102, such as an online banking application and/or a personal financial management application (e.g., computer executable code for displaying a user's financial transactions from multiple financial institutions, determining and/or displaying a user's financial budgets and/or financial goals, determining and/or displaying a user's account balances, determining and/or displaying a user's net worth, or the like), a database client, a photo viewer, a medical application, an insurance application, an accounting application, a social media application, or the like, which may use data the RDC module 104 downloads from a server 108 of a third party service provider 108.

Figure 3 depicts one embodiment of a module 300 for accessible remote deposit capture. In one embodiment, the module 300 includes an instance of an RDC module 104. In certain embodiments, the RDC module 104 includes a position module 302, a direction module 304, and an accessibility module 306, which are described in more detail below.

The position module 302, in one embodiment, is configured to determine a position of a hardware device 102 relative to a document based on input captured from a camera 202 of the hardware device 102. As described above, the camera 202 may be a front-facing or world-facing camera of a mobile device such as a smart phone or tablet computing device. The position module 302 may determine a position of the hardware device 102, or more particularly a position of the camera 202, relative to a document in order to position the document within a field of view of the camera 202 so that the document is visible within a viewing window on the hardware device's display.

Accordingly, an image or video of the document may be captured and uploaded, saved, stored, shared, transmitted, or otherwise provided or made accessible to a third-party such as a bank or other financial institution, a social media network, an online job board, and/or the like. Thus, the document may be a financial document such as a check, loan application, or the like that is associated with a financial institution, a job

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application or resume that is being uploaded to an online job board, legal documents, documents for archiving, or other documents that the user wishes to capture an image or video of. Other items, in addition to documents, may be the subject of the image capture including 3D objects, e.g., items to post on an online auction site.

The position module 302 may use images or videos captured using the front-facing camera to determine the hardware device's position relative to the document. For instance, the position module 302 may capture images using the camera 202 and analyze the images using image processing techniques, e.g., edge detection, text recognition, and/or the like to identify portions of the document such as edges, corners, or the like, and to determine a current position of the hardware device 102 relative to the document or to the identified portions of the document. In some embodiments, the position module 302 uses other sensors such as proximity sensors, motion sensors, infrared sensors, and/or the like to determine the hardware device's position relative to the document such as a distance from the document, a position in space relative to the document, an orientation of the hardware device 102, and/or the like.

The direction module 304, in one embodiment, is configured to determine one or more directions for moving the hardware device relative to the document to position the document within a predefined area of a field of view of the camera 202. Based on the position of the hardware device 102 relative to the document that the position module 302 determines, the direction module 304, in one embodiment, determines how the hardware device 102 needs to move to place the document within a field of view of the camera 202, and more particularly, within a predefined area of the field of view of the camera 202.

For instance, in one embodiment, the one or more directions for moving the hardware device 102 include body relative directions, which, as used herein, include geometric orientations relative to a body such as a hardware device 102. Examples of body relative directions include left, right, forward, backward, up, down, or the like. In further embodiments, the one or more directions may include orientation directions such as a tilt, angular position, and/or the like of the hardware device 102.

In certain embodiments, the position module 302 may not detect a document or item that is visible to the camera 202, and therefore is not within a field of view of the camera 202. For instance, the position module 302 may not detect a document within images that are captured using the camera 202. In such an embodiment, the direction module 304 may indicate that directions can't be determined because the document or

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object is not detected and may instruct the user to move or orient the hardware device 102 so that the document or object is visible on the hardware device's display.

The accessibility module 306, in one embodiment, is configured to provide accessibility feedback via the hardware device 102 based on the determined one or more directions. The accessibility feedback, as used herein, may include feedback for assisting a user that has a visual impairment (such as vision loss due to blindness, blurred vision, blind spots, generalized haze, extreme light sensitivity, or the like) or other disability, with positioning the hardware device 102 relative to the document, based on the one or more directions that the direction module 304 determines, such that the document is within the predefined area of the field of view of the camera 202.

In some embodiments, as the hardware device 102 is moved, the position module 302 updates the determined position of the hardware device 102 relative to the document, and the direction module 304 updates the directions that the hardware device 102 needs to move to place the document within the predefined area of the field of view of the camera 202. Accordingly, the accessibility module 306 provides accessibility feedback based on the updated directions that the direction module 304 determines for the hardware device 102.

In one embodiment, the accessibility feedback includes voice commands that are emitted from the hardware device 102, e.g., from a speaker or headphones, that instruct the user to move the hardware device 102 in the one or more directions that the direction module 304 determines. For instance, the accessibility module 306, in one embodiment, may audibly prompt, command, direct, or instruct a user how to align the hardware device 102 and/or the camera 202 thereof relative to the document to be photographed using the directions that the direction module 304 determines.

For example, the accessibility module 306 may provide an audible voice prompt or command from a speaker of the hardware device 102, from headphones and/or a headset in communication with the computing device 102, or the like. The accessibility module 306 may audibly inform a user which edges and/or corners of a document the accessibility module 306 detects in an image and/or video feed from the camera 202, which edges and/or corners of a document are missing in an image and/or video feed from the camera 202, or the like. For example, the accessibility module 306 may provide audible directions or statuses such as "no edges found," "top edge found," "bottom edge found," "left edge found," "right edge found," "top edge missing," "bottom edge missing," "left edge missing," "right edge missing," and/or the like.

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In a further embodiment, the accessibility module 306 may provide one or more audible voice commands to a user that provide a specific direction to move the hardware device 102, e.g., "move right," "move left," "move toward the top," "move toward the bottom," "move closer to the check," "move further from the check," "hold the device steady," or the like based on a detected position of a document in an image and/or video from a camera 202 of a hardware device 102, or the like.

In some embodiments, the position module 302 and/or the direction module 304 may determine or estimate a distance that the hardware device 102 needs to move to position an edge or corner of the document within the predefined area of the field of view of the camera 202, e.g., based on image processing analyses of images captured of the document using the camera 202 and a position of the camera 202/hardware device 102, and may provide the distances audibly to the user. For example, the voice command may be "move right two inches," "move away three inches," "move one inch closer," and/or the like.

In further embodiments, the accessibility module 306 may determine and/or provide one or more other voice prompts and/or commands, based on an image and/or video feed from a camera 202 for a hardware device 102 and/or based on one or more other sensors of a hardware device 102 such as light sensors, proximity sensors, motion sensors, infrared sensors, or the like (e.g., a voice prompt/command to increase lighting such as "turn on the lights" or the like, a voice prompt/command to change an orientation and/or rotation of a hardware device 102 such as "flip over the device" and/or "rotate the device", and/or another voice prompt/command).

The accessibility module 306, in some embodiments, may use an interface of a hardware device 102 and/or of computer executable code executing on a hardware device 102 (e.g., a device and/or operating system API, library, or the like) to provide one or more audible voice messages, prompts, and/or commands to a user. For example, an accessibility module 306 may use VoiceOver screen reader and/or an AVSpeechSynthesizer class and/or interface of an Apple® hardware device 102, a TalkBack screen reader of a Google® Android® hardware device 102, or the like.

In one embodiment, the accessibility feedback comprises haptic feedback generated by one or more sensors of the hardware device 102. Haptic feedback, as used herein, may refer to creating an experience of touch by applying forces, vibrations, ultrasounds, air vortex rings, or other motions to a user. For instance, the accessibility

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feedback may include vibrations, forces, or the like that are generated by motors, actuators, or the like of the hardware device 102.

In one embodiment, the accessibility module 306 generates haptic feedback for one or more portions of the hardware device 102 to indicate to the user to move the hardware device 102 in a direction that the direction module 304 determines. For instance, to indicate that the hardware device 102 needs to move to the right, the accessibility module 306 may trigger a motor to vibrate on the right side, edge, or portion of the hardware device 102. In another example, to indicate that the hardware device 102 needs to move up and to the left, the accessibility module 306 may trigger a motor to vibrate the top and the left side, edge, or portion of the hardware device 102 and/or may trigger a motor to vibrate the top left corner of the hardware device 102.

In one embodiment, the accessibility module 306 generates haptic feedback for one or more portions of the hardware device 102 to indicate to the user that a portion of the document is in a correct location within the predefined area of the field of view of the camera associated with the haptic feedback. For instance, the accessibility module 306 may trigger a motor to vibrate a certain number of times, for a certain length of time, in a certain pattern, and/or the like in response to an edge, side, or corner of the document being in a correct position within the predefined field of view of the camera. For example, the accessibility module 306 may trigger a motor in the bottom right hand side to vibrate twice when the corresponding corner of the document is in the correct position.

In one embodiment, the accessibility feedback comprises one or more audible tones generated by the hardware device 102. The audible tones may include a beep or other noise/signal that the accessibility module 306 generates via a speaker, headphones, or other output device of the hardware device 102. In one embodiment, the accessibility module 306 generates one or more audible tones indicate to the user to move the hardware device 102 in a certain direction. For instance, the accessibility module 306 may associate a different tone or beep with each side and/or corner of the hardware device 102 such that a particular tone or beep indicates to the user to move the hardware device 102 in the direction indicated by the particular tone or beep. For example, the accessibility module 306 may associate a certain tone with the right side of the hardware device 102 and a different tone with the left side of the hardware device 102 such that if the direction module 304 indicates that the hardware device 102 needs to move to the right, the accessibility module 306 triggers the tone associated with the

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right side of the hardware device 102 to indicate to the user that the hardware device 102 needs to move to the right.

In one embodiment, the accessibility module 306 generates one or more audible tones to indicate to the user that a portion of the document is in a correct location within the predefined area of the field of view of the camera 202. For example, as the user moves the hardware device to the right, the accessibility module 306 may generate a tone when a side or corner of the document is in correct location within the predefined area of the field of view of the camera 202. In further embodiments, each side and/or corner of the document may be associated with a different tone so that the user can identify when a particular side or corner of the document is within the predefined area of the field of view of the camera 202.

In embodiments where the accessibility module 306 provides haptic feedback and/or a beep or other noise as audible feedback, the accessibility module 306 may increase a frequency at which the haptic feedback and/or beep or other noise is provided as the hardware device 102 approaches alignment with a document (e.g., as a view from a camera 202 of the hardware device 102 approaches an edge and/or corner, or the like) and/or may become constant in response to alignment being reached (e.g., a constant vibration and/or beep or other sound in response to the accessibility module 306 detecting a targeted edge and/or corner, alignment with a targeted edge and/or corner, or the like). In other words, the accessibility module 306 sets a frequency with which haptic feedback and/or audible tone feedback is generated as a function of a distance between a portion of the document, e.g., an edge or corner, and a corresponding portion of the predefined area of the field of view of the camera 202.

Moreover, the accessibility module 306 may provide accessibility feedback that indicates a speed with which to move the hardware device 102, e.g., slower beeps indicate slower movements, and/or a distance to move the hardware device 102, e.g., a length of a vibration indicates a distance to move the hardware device 102 in a certain direction, e.g., left/right, up/down, to position a portion of the document within the field of view of the camera 202 of the hardware device 102.

In certain embodiments, the accessibility module 306 may determine and/or estimate a distance of a hardware device 102 and/or a camera 202 associated with a hardware device 102 from a document being captured – the distance between the document and the hardware device 102 – (e.g., based on a size of the document in an image and/or video feed from the camera 202, using triangulation based on known

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and/or expected sizes and/or locations of objects detected on the document (such as a payor line on a check), and/or the like). The accessibility module 306, for example, may use a determined and/or estimated distance in order to determine a voice prompt and/or command for a direction to move the hardware device 102 for a user (e.g., "move closer to the check," "move further from the check," or the like).

In one embodiment, a combination of voice commands, haptic feedback, and audible tone feedback may be used to help direct a user with a visual impairment to align a document within a predefined area of the field of view of the camera 202. For example, as a user holds a hardware device 102 and/or an associated camera 202 over a document such as a check, for remote deposit capture, and moves the hardware device 102 and/or associated camera 202 relative to the check based on audible voice prompts and/or commands, the accessibility module 306 may provide haptic and/or audible tone feedback to the user to assist the user in positioning the hardware device 102 in a correct position relative to the check. In such an embodiment, the accessibility module 306 may cause a hardware device 102 to vibrate, beep, and/or provide other haptic feedback, in response to the accessibility module 306 detecting an edge and/or corner of a check in an image and/or video feed from a camera of the computing device 102 (e.g., alerting the user to stop movement of the computing device 102 or the like in response to the haptic feedback indicating that a missing edge and/or corner has been detected, or the like).

In this manner, in certain embodiments, the accessibility module 306 may dynamically indicate to a user to stop and/or slow movement of a hardware device 102 in response to determining alignment of the hardware device 102 with a document (e.g., at least in a direction of movement) such that the accessibility module 306 may capture an image of the document, direct the user to move the hardware device 102 in a second direction, or the like. For example, providing haptic feedback may allow a user to respond more quickly than would an audible voice prompt and/or command, which may be longer and/or take a user longer to interpret than a vibration, beep, and/or other haptic feedback.

In one embodiment, the accessibility module 306 sets a timer when the hardware device 102 stops moving such that the voice commands, prompts, directions, statuses, or the like, the haptic feedback, the audible tone feedback, and/or other accessibility feedback are not provided until the timer expires indicating that the hardware device 102 is not actively moving and is generally in a stationary position. In this manner, the

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accessibility module 306 is not continuously or constantly providing accessibility feedback while the user is moving the hardware device 102 in an attempt to place the hardware device 102 in position to capture an image of a document. For example, the accessibility module 306 may wait a second, less than a second, or the like after detecting that movement of the hardware device 102 has generally ceased to provide accessibility feedback.

In further embodiments, the accessibility module 306 provides periodic feedback while the hardware device 102 is moving instead of waiting for the hardware device 102 to stop. For instance, the accessibility module 306 may provide feedback every half second, every second, every couple seconds, and/or the like, to help guide the user to move the hardware device 102 into an acceptable position for capturing an image of the document within the predefined field of view of the camera 202.

In one embodiment, the accessibility module 306 provides accessibility feedback indicating that the document is in an acceptable position within the predefined area of the field of view of the camera 202. For example, once the document is determined to be within the boundaries of the predefined area of the field of view of the camera 202, the accessibility module 306 may provide a voice command that says "stay still," "hold still," or the like, and/or may provide one or more beeps and/or may provide haptic feedback to indicate to the user that the hardware device 102 is in a correct position relative to the document so that an image of the document can be captured, e.g., for remote deposit.

In one embodiment, the accessibility module 306 is further configured to adjust one or more camera settings for the camera 202 based on the position of the hardware device 102 relative to the document and one or more environmental conditions where the hardware device 102 is located. The environmental conditions may include a brightness or light level where the hardware device 102 is located, or the like. The camera settings may include a brightness level, a contrast setting, aperture settings, focus settings, zoom settings, exposure settings, color levels, filter settings, and/or the like. The accessibility module 306 may automatically adjust or modify the camera settings based on input from various sensors of the hardware device 102 such as light sensors, proximity sensors, infrared sensors, and/or the like.

In certain embodiments, the accessibility module 306 is communicatively coupled to one or more environment devices associated with the one or more environmental conditions where the hardware device is located. The environment

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devices may include Internet of Things devices, smart devices, and/or the like. For example, the accessibility module 306 may be communicatively coupled to a smart light, a smart outlet, smart blinds, and/or other smart home devices. In such an embodiment, the accessibility module 306 is further configured to modify one or more settings of the environment devices to adjust the one or more environmental conditions. For instance, the accessibility module 306 may dynamically and automatically turn on/off and/or adjust a lighting level of a light fixture where the hardware device 102 is located, may open/close smart blinds to let in more or less light, and/or the like without requiring the user to manually change, modify, or adjust the environment conditions. The accessibility module 306 may provide voice feedback to indicate to the user what settings of which smart devices were adjusted.

As described above, the document may comprise a financial document such as a check or loan application that is associated with a financial institution such as a bank. Accordingly, the financial institution may provide a mobile application for providing a remote deposit or submission feature for uploading an image capture of the document. In such an embodiment, the camera 202 may be activated or enabled in response to the mobile application being executed on the hardware device 102. Furthermore, in certain embodiments, the predefined area of the field of view of the camera 202 is defined by the mobile application provided by the financial institution to comply with the remote capture requirements of the financial institution.

Figures 4A and 4B depict an example embodiment of a remote deposit capture of a document, in this case a check 402. In Figure 4A, as a hardware device 102 such as a smart phone is moved over the check 402, images of the check 402 are captured using the camera 202. The position module 302 may use the images to determine the position of the hardware device 102 relative to the check 402 and the direction module 304 may use the determined position to determine directions to provide to a user for moving the hardware device 102 to place an image of the check 403 within a predefined area 406 of the display 404 of the hardware device 102.

The accessibility module 306, based on the determined directions, may provide accessibility feedback to assist the user to move the hardware device 102 in one or more directions such as haptic feedback 408 using vibrations or other forces at specific portions of the hardware device 102 that indicate a direction in which to move the hardware device 102, in this case back towards the user's body and towards the left relative the user's body. In further embodiments, the accessibility module 306 may

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provide voice commands, instructions, or prompts, and/or audible tones such as beeps to provide directional information to the user for moving the hardware device 102 such that the image of the check 403 is within the boundaries of the predefined area 406 of the display 404 of the camera's field of view.

Figure 4B depicts a scenario where the user has successfully positioned the hardware device 102 such that the image of the check 403 is located within the predefined area 406 of the display 404. In such an embodiment, the accessibility module 306 may provide haptic, voice, and/or audible tone feedback to indicate that the hardware device 102 is in a correct or acceptable position relative to the check 402 such that an image of the check 403 can be captured and submitted for remote deposit online at a financial institution.

Figure 5 depicts one embodiment of a method 500 for accessible remote deposit capture. The method 500 begins, and a position module 302 determines 502 a position of a hardware device 102 relative to a document based on input captured from a camera 202 of the hardware device 102. A direction module 304, in some embodiments, determines 504 one or more directions for moving the hardware device 102 relative to the document to position the document within a predefined area of a field of view of the camera 202. An accessibility module 306, in certain embodiments, provides 506 accessibility feedback via the hardware device 102 based on the determined one or more directions, and the method 500 ends.

Figure 6 depicts one embodiment of a method 600 for accessible remote deposit capture. The method 600 begins and a position module 302 determines 602 a position of a hardware device 102 relative to a document based on input captured from a camera 202 of the hardware device 102. A direction module 304, in some embodiments, determines 604 one or more directions for moving the hardware device 102 relative to the document to position the document within a predefined area of a field of view of the camera 202.

In further embodiments, an accessibility module 306 changes 606, automatically and dynamically, one or more camera settings of the camera 202 and/or modifies 608, automatically and dynamically, one or more environmental conditions such as lighting levels, brightness, or the like. In further embodiments, the accessibility module 306 provides 610 accessibility feedback via the hardware device 102 based on the determined one or more directions. The accessibility feedback may include voice

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commands 610a, haptic feedback 610b, audible tones 610c, and/or any combination of the foregoing.

The position module 302, in one embodiment, determines 612 whether the document is within the predefined area of the field of view of the camera 202. If not, the position module 302 continues to determine 602 the position of the hardware device 102 relative to the document. Otherwise, the accessibility module 306 provides 614 confirmation feedback, e.g., voice confirmation, haptic confirmation, and/or audible beep confirmation that indicates that the hardware device 102 is in an acceptable position relative to the document such that the document is within a predefined area of a field of view of the camera 202, and the method 600 ends.

A means for determining a position of a hardware device 102 relative to a document based on input captured from a camera 202 of the hardware device 102, in various embodiments, may include an RDC module 104, a position module 302, a hardware device 102, a processor, an FPGA, an ASIC, other logic hardware, and/or other executable code stored on a computer readable storage medium. Other embodiments may include similar or equivalent means for determining a position of a hardware device 102 relative to a document based on input captured from a camera 202 of the hardware device 102.

A means for determining one or more directions for moving the hardware device 102 relative to the document to position the document within a predefined area of a field of view of the camera 202, in various embodiments, may include an RDC module 104, a direction module 304, a hardware device 102, a processor, an FPGA, an ASIC, other logic hardware, and/or other executable code stored on a computer readable storage medium. Other embodiments may include similar or equivalent means for determining one or more directions for moving the hardware device 102 relative to the document to position the document within a predefined area of a field of view of the camera 202.

A means for providing accessibility feedback via the hardware device 102 based on the determined one or more directions, in various embodiments, may include an RDC module 104, an accessibility module 306, a hardware device 102, a processor, an FPGA, an ASIC, other logic hardware, and/or other executable code stored on a computer readable storage medium. Other embodiments may include similar or equivalent means for providing accessibility feedback via the hardware device 102 based on the determined one or more directions.

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The present invention may be embodied in other specific forms without departing from its spirit or essential characteristics. The described embodiments are to be considered in all respects only as illustrative and not restrictive. The scope of the invention is, therefore, indicated by the appended claims rather than by the foregoing description. All changes which come within the meaning and range of equivalency of the claims are to be embraced within their scope.

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1. An apparatus, comprising:

a position module that is configured to determine a position of a hardware device relative to a document based on input captured from a camera of the hardware device;

a direction module that is configured to determine one or more directions for moving the hardware device relative to the document to position the document within a predefined area of a field of view of the camera; and

an accessibility module that is configured to provide accessibility feedback via the hardware device based on the determined one or more directions, the accessibility feedback comprising feedback for assisting a user that has a visual impairment with positioning the hardware device such that the document is within the predefined area of the field of view of the camera.

2. The apparatus of claim 1, wherein the one or more directions for moving the hardware device comprises one or more of body relative directions and orientation directions.

3. The apparatus of claim 1, wherein the accessibility feedback comprises one or more voice commands emitted from the hardware device that instruct the user to move the hardware device in the one or more directions.

4. The apparatus of claim 1, wherein the accessibility feedback comprises haptic feedback generated by one or more sensors of the hardware device, the haptic feedback generated for one or more portions of the hardware device to indicate to the user one of:

to move the hardware device in a direction of the one or more directions associated with the haptic feedback; and

that a portion of the document is in a correct location within the predefined area of the field of view of the camera associated with the haptic feedback.

5. The apparatus of claim 4, wherein the one or more portions of the hardware device comprises one or more of an edge of the hardware device and a corner of the hardware device.

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6. The apparatus of claim 1, wherein the accessibility feedback comprises one or more audible tones generated by the hardware device, the one or more audible tones generated to indicate to the user one of:

to move the hardware device in a direction of the one or more directions associated with the one or more audible tones; and

that a portion of the document is in a correct location within the predefined area of the field of view of the camera associated with the one or more audible tones.

7. The apparatus of claim 6, wherein the one or more audible tones comprises different tones each for a different portion of the hardware device, the different portions of the hardware device comprising one or more of an edge of the hardware device and a corner of the hardware device.

8. The apparatus of claim 6, wherein a frequency with which the one or more audible tones is generated is determined as a function of a distance between a portion of the document and a corresponding portion of the predefined area of the field of view of the camera.

9. The apparatus of claim 1, wherein the accessibility module provides accessibility feedback indicating the document is an acceptable position within the predefined area of the field of view of the camera.

10. The apparatus of claim 1, wherein the accessibility feedback further indicates one or more of a speed and a distance for the user to move the hardware device relative to the document.

11. The apparatus of claim 1, wherein the accessibility module is further configured to adjust one or more camera settings for the camera based on the position of the hardware device relative to the document and one or more environmental conditions where the hardware device is located.

12. The apparatus of claim 11, wherein the accessibility module is communicatively coupled to one or more environment devices associated with the one or more environmental conditions where the hardware device is located and is further configured to modify one or more settings of the environment devices to adjust the one or more environmental conditions.

13. The apparatus of claim 1, wherein the document comprises a financial document associated with a financial institution.

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14. The apparatus of claim 13, wherein the camera is enabled in response to a mobile document submission function of a mobile application provided by the financial institution being executed on the hardware device.

15. The apparatus of claim 14, wherein the predefined area of the field of view of the camera is defined by the mobile application provided by the financial institution.

16. A method, comprising:

determining a position of a hardware device relative to a document based on input captured from a camera of the hardware device;

determining one or more directions for moving the hardware device relative to the document to position the document within a predefined area of a field of view of the camera; and

providing accessibility feedback via the hardware device based on the determined one or more directions, the accessibility feedback comprising feedback for assisting a user that has a visual impairment with positioning the hardware device such that the document is within the predefined area of the field of view of the camera.

17. The method of claim 16, wherein the one or more directions for moving the hardware device comprises one or more of body relative directions and orientation directions.

18. The method of claim 16, wherein the accessibility feedback comprises one or more voice commands emitted from the hardware device that instruct the user to move the hardware device in the one or more directions.

19. The method of claim 16, wherein the accessibility feedback comprises haptic feedback generated by one or more sensors of the hardware device, the haptic feedback generated for one or more portions of the hardware device to indicate to the user one of:

to move the hardware device in a direction of the one or more directions associated with the haptic feedback; and

that a portion of the document is in a correct location within the predefined area of the field of view of the camera associated with the haptic feedback.

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20. An apparatus, comprising:

means for determining a position of a hardware device relative to a document based on input captured from a camera of the hardware device;

means for determining one or more directions for moving the hardware device relative to the document to position the document within a predefined area of a field of view of the camera; and

means for providing accessibility feedback via the hardware device based on the determined one or more directions, the accessibility feedback comprising feedback for assisting a user that has a visual impairment with positioning the hardware device such that the document is within the predefined area of the field of view of the camera.

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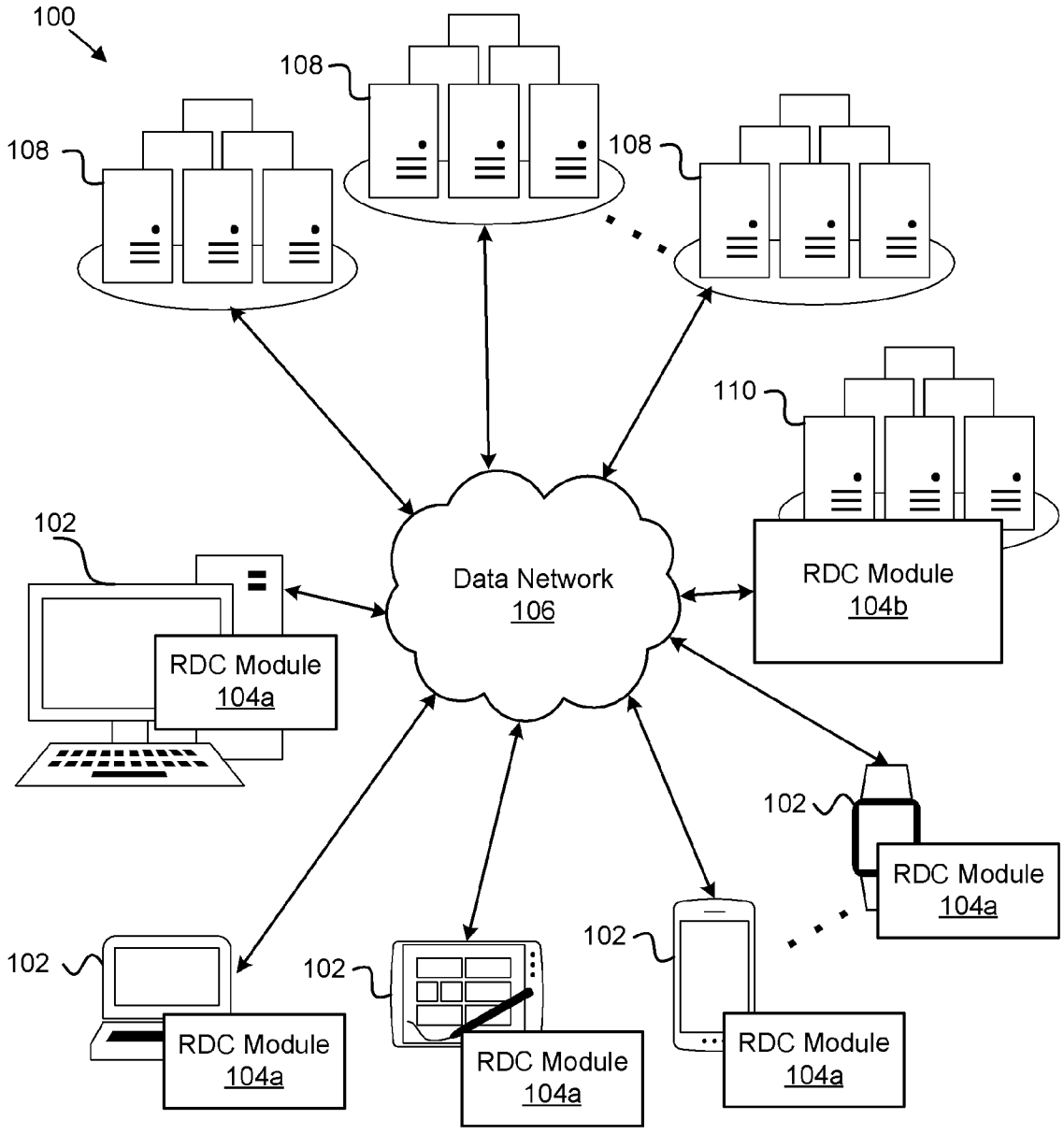

100
108
108
108
110
102
Data Network
106
RDC Module
104a
RDC Module
104b
102
RDC Module
104a
102
RDC Module
104a
102
RDC Module
104a
102
RDC Module
104a

FIG. 1

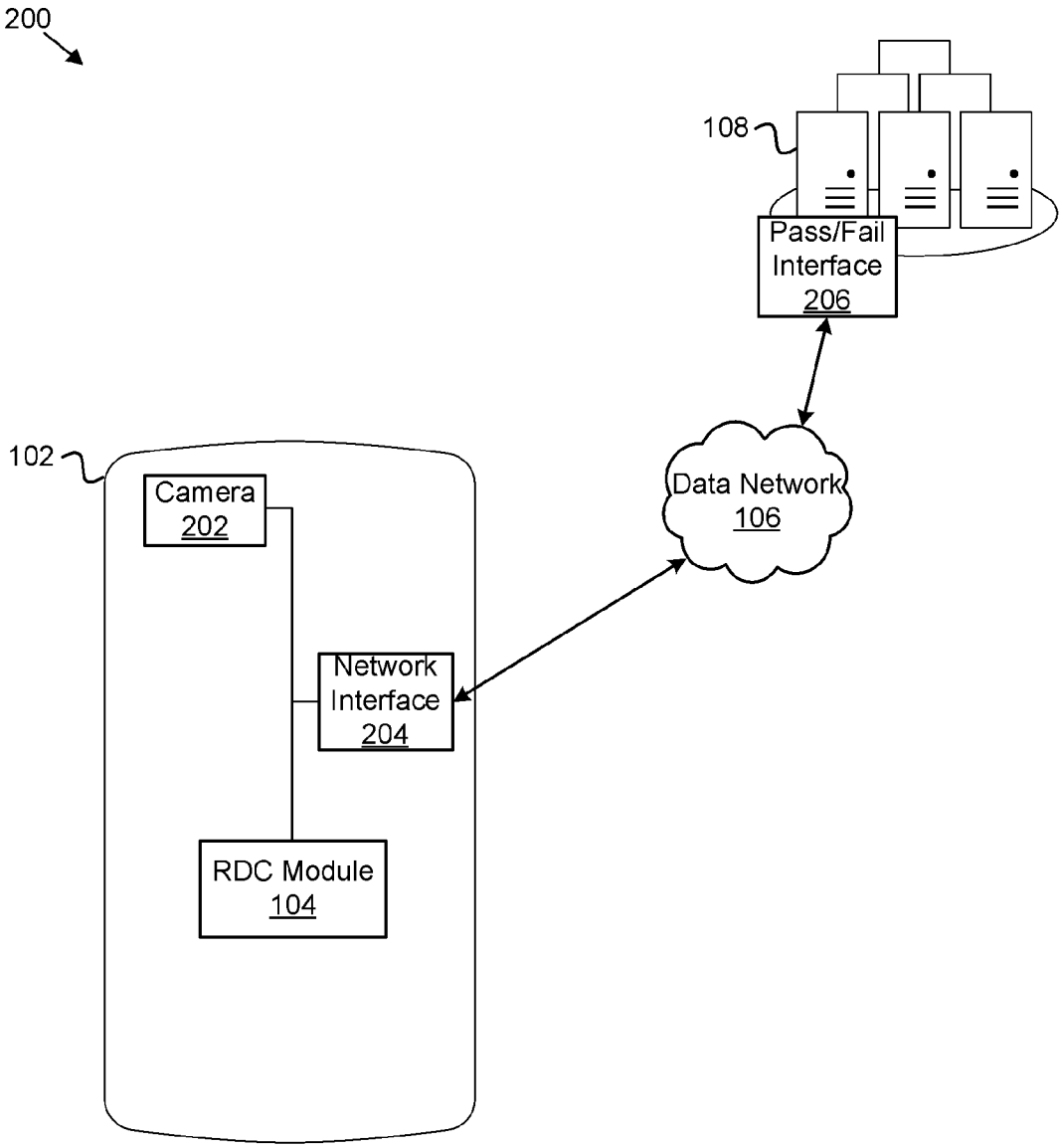

200
108
Pass/Fail Interface 206
Data Network 106
102
Camera 202
Network Interface 204
RDC Module 104

FIG. 2

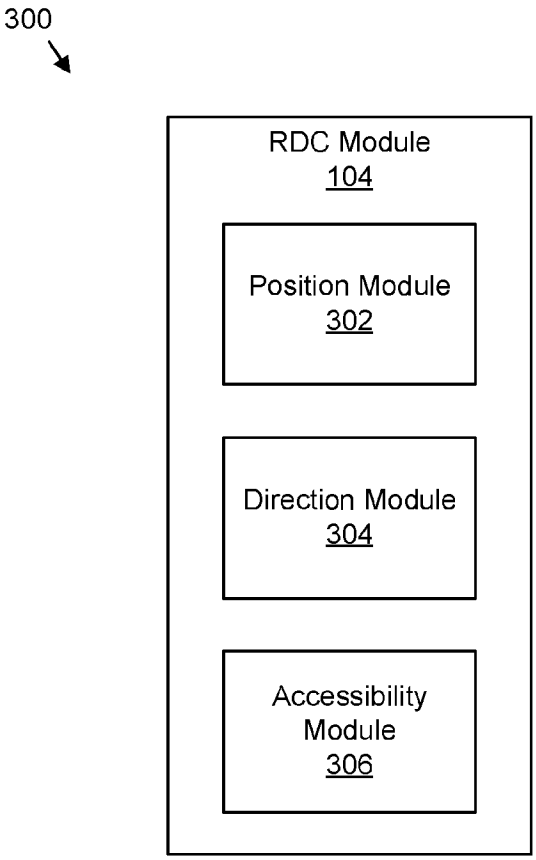

300
RDC Module
104
Position Module
302
Direction Module
304
Accessibility
Module
306

FIG. 3

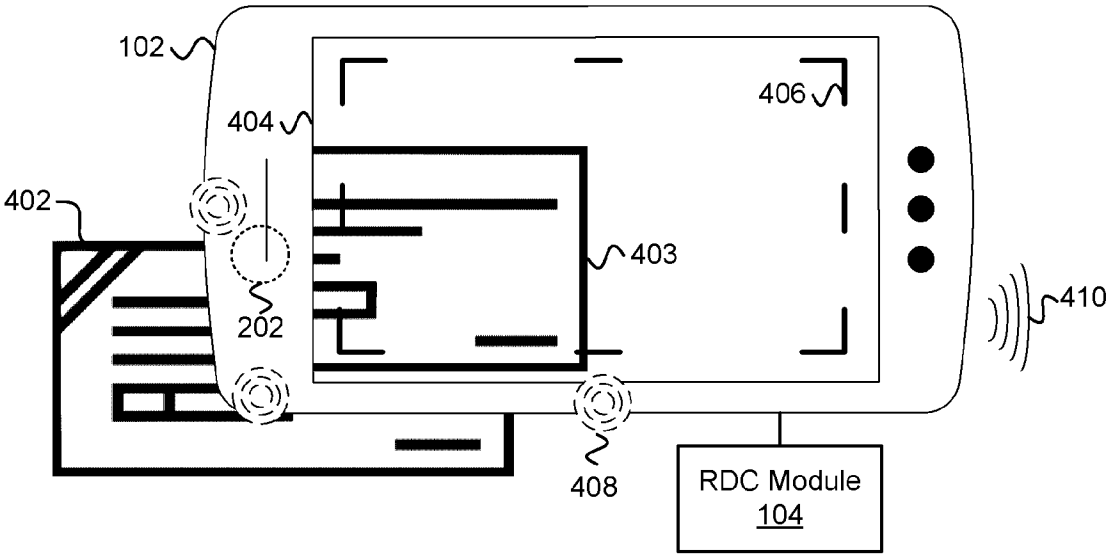

102
404
406
402
403
410
202
408
RDC Module
104

FIG. 4A

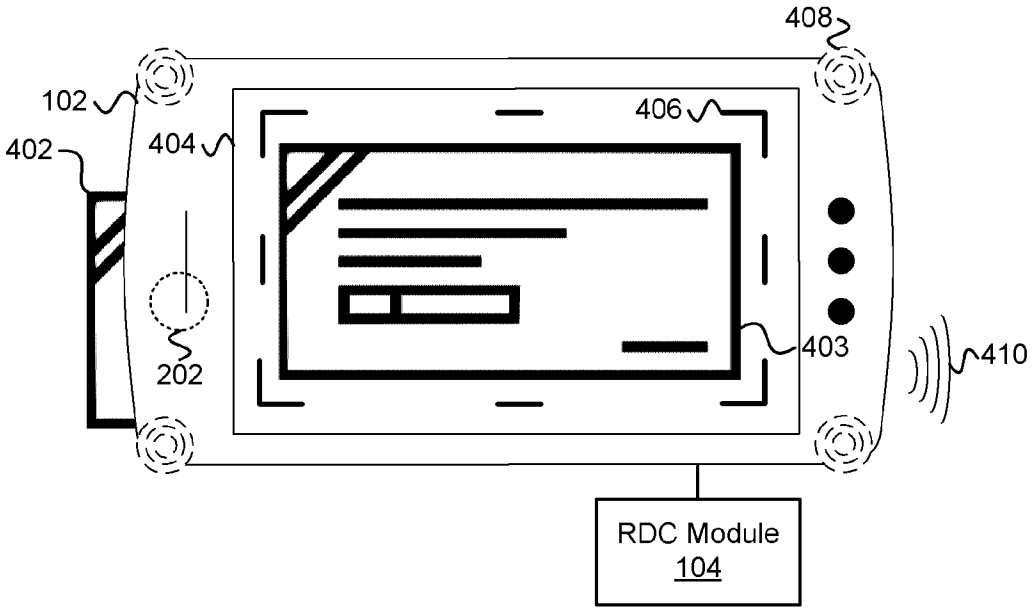

408
102
406
404
402
403
410
202
RDC Module
104

FIG. 4B

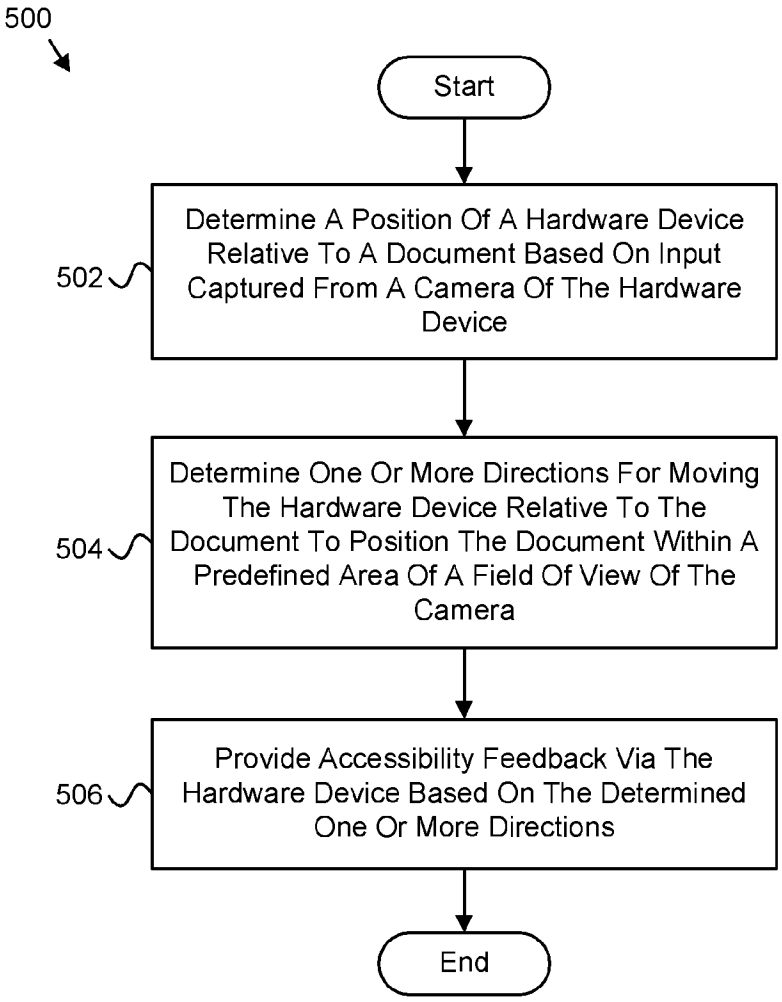


FIG. 5

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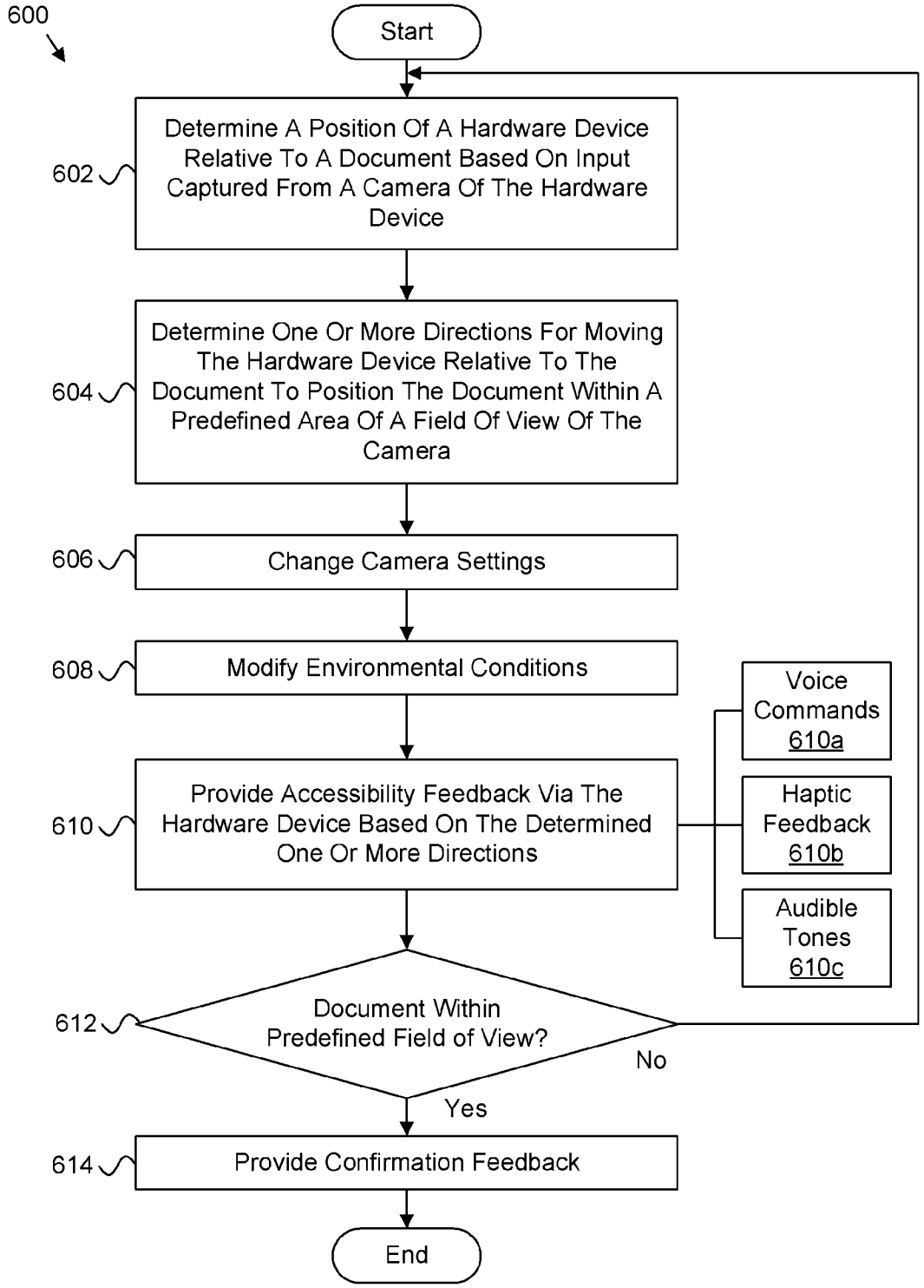


FIG. 6

Date Reçue/Date Received 2020-05-08

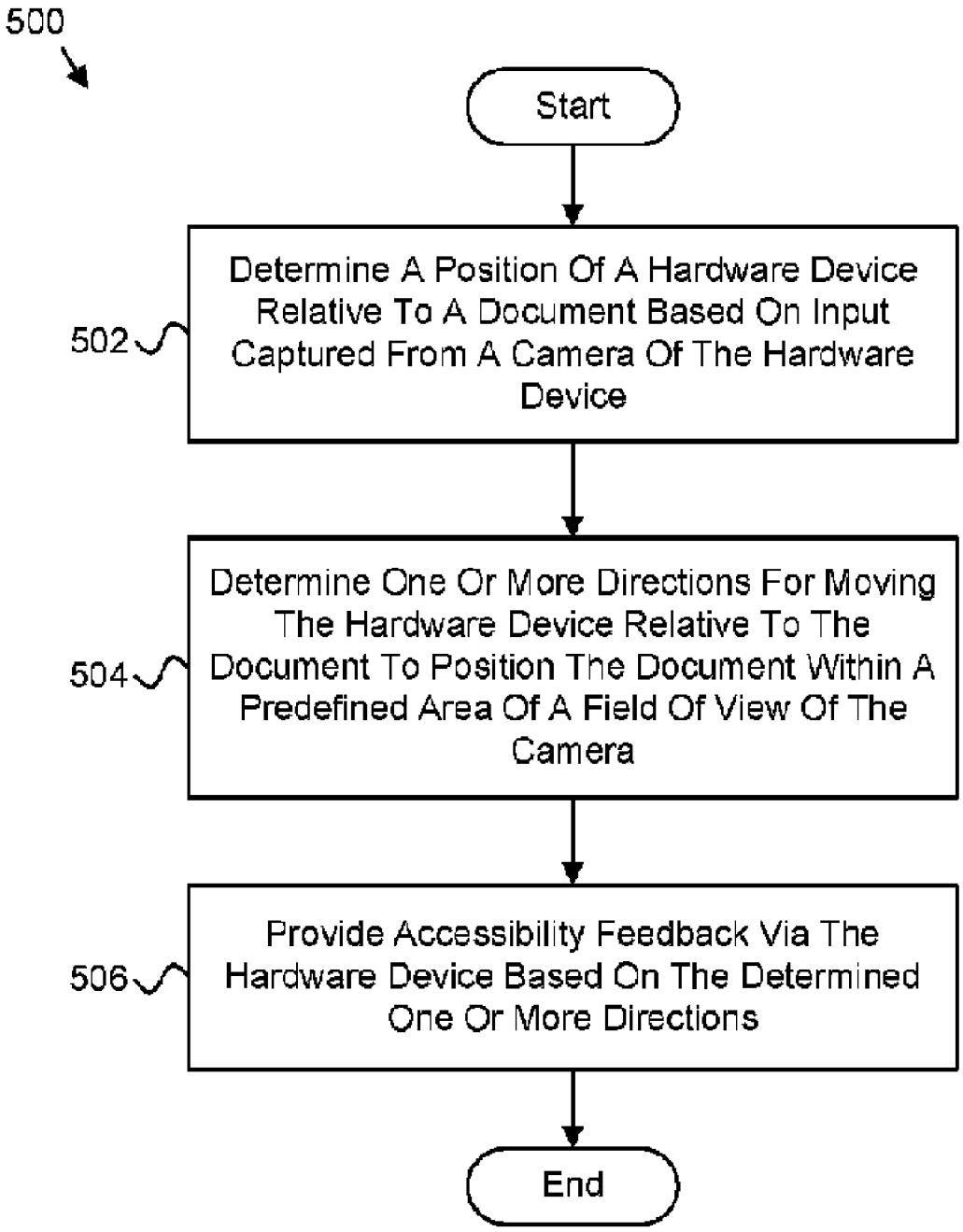

500
Start
Determine A Position Of A Hardware Device Relative To A Document Based On Input Captured From A Camera Of The Hardware Device
502
Determine One Or More Directions For Moving The Hardware Device Relative To The Document To Position The Document Within A Predefined Area Of A Field Of View Of The Camera
504
Provide Accessibility Feedback Via The Hardware Device Based On The Determined One Or More Directions
506
End

FIG. 5

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	32-10527	5025

197306 7590 05/10/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
RANKINS, WILLIAM E	

ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
05/10/2024	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
jim@carmichaelip.com
susan@carmichaelip.com

Office Action Summary	Application No. 18/593,856	Applicant(s) Bueche et al.	
	Examiner WILLIAM E RANKINS	Art Unit 3694	AIA (FITF) Status Yes

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☑ Responsive to communication(s) filed on 3/1/24.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☐ This action is **FINAL.** 2b) ☑ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5) ☑ Claim(s) 1-30 is/are pending in the application.

5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6) ☐ Claim(s) _____ is/are allowed.

7) ☑ Claim(s) 1-30 is/are rejected.

8) ☐ Claim(s) _____ is/are objected to.

9) ☐ Claim(s) _____ are subject to restriction and/or election requirement

* If any claims have been determined allowable, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to **PPHfeedback@uspto.gov.**

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☑ The drawing(s) filed on 3/1/24 is/are: a)☑ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☑ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date _____.

4) ☐ Other: _____.

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Notice of Pre-AIA or AIA Status

The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

DETAILED ACTION

Status of Claims

The claims of the present application are based on an application previously presented and patented by the present inventors and assignee (US 8977571 B1). The present specification is identical to the specification of the patented application.

Claim Rejections - 35 USC § 103

1. The following is a quotation of 35 U.S.C. 103 which forms the basis for all obviousness rejections set forth in this Office action:

> A patent for a claimed invention may not be obtained, notwithstanding that the claimed invention is not identically disclosed as set forth in section 102, if the differences between the claimed invention and the prior art are such that the claimed invention as a whole would have been obvious before the effective filing date of the claimed invention to a person having ordinary skill in the art to which the claimed invention pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claim(s) 1-30 is/are rejected under 35 U.S.C. 103 as being unpatentable over Bueche (US 8977571 B1).

Claim(s) 1-30 is/are rejected under 35 U.S.C. 103(a) as being clearly anticipated by Bueche, et. al. (US 8977571 B1) as the specification of the prior art is identical to that of the present invention and the inventors and assignee are identical. The examiner

asserts that any claims of the present application, which are supported by the present application are therefore disclosed by the prior art.

Bueche discloses:

1. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising **(Para's, 0031, 0054 and 0056)**:

providing instructions to the user for capturing an image of a check **(Para. 0054)**;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer **(Para. 0028)**;

overlaying an alignment guide on the live video of the check in the field of view of the camera **(Para. 0038)**;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion **(Para. 0020)**;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame **(Abstract)**;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured **(Para. 0082)**;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame **(Para. 0083)**; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated **(Para's. 0043-0044)**;

receiving the digital image of the check transmitted by the user's mobile device **(Para. 0083)**;

processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured

to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward **(Para's. 0043-0044, 0084-0085)**; and Bueche does not particularly disclose:

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit.

However, Bueche suggests that the user account balance may be updated as para. 0086 recites confirming, to the user, that the check has been deposited to their account.

2. The method of claim 1, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and after determining that the different video frame of the live video of

the check does not satisfy the at least one monitoring criterion, providing feedback to the user **(Para. 0006).**

3. The method of claim 1, wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection **(Para. 0020)**.

4. The method of claim 3, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection **(Para. 0020)**.

5. The method of claim 3, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping **(Para. 0020)**.

6. The method of The method of wherein the confirming that the mobile check deposit can go forward is performed after the transmitting the digital image of the check from the user's mobile device, and wherein the confirming is based on the receiving the indication of the result of the processing the digital image of the check **(Para's, 0043-0044)**.

7. The method of claim 1, wherein the digital image is a modified version of the captured video frame **(Para. 0075)**.

8. The method of claim 1, wherein the wireless network is a cellular network **(Para. 0077)**.

Claims 9-30 are similar to claims 1-8 and are similarly rejected.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the first paragraph of 35 U.S.C. 112(a):

> (a) IN GENERAL.—The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor or joint inventor of carrying out the invention.

The following is a quotation of the first paragraph of pre-AIA 35 U.S.C. 112:

> The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor of carrying out his invention.

4. Claims 1-30 are rejected under 35 U.S.C. 112(a) or 35 U.S.C. 112 (pre-AIA), first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor or a joint inventor, or for applications subject to pre-AIA 35 U.S.C. 112, the inventor(s), at the time the application was filed, had possession of the claimed invention. The independent claims

recite updating a bank balance of a user but the specification does not support this limitation.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to WILLIAM E RANKINS whose telephone number is (571)270-3465. The examiner can normally be reached on 9-530 M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bennett Sigmond can be reached on 303-297-4411. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/WILLIAM E RANKINS/
Primary Examiner, Art Unit 3694

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,856 Examiner: William E. Rankins

Filed: March 1, 2024 Confirmation No.: 5025

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

REQUEST FOR CORRECTED OFFICIAL FILING RECEIPT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In accordance with 37 C.F.R. 1.78(d), a Corrected Application Data Sheet is being submitted herewith to add a priority/benefit claim in this application.

It is respectfully requested that the Office confirm the added priority/benefit claim by promptly issuing a Corrected Official Filing Receipt.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12b | 32-10527) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper or the Corrected ADS submitted herewith and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: June 19, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

James T. Carmichael
Reg. No. 45,306

Carmichael IP, PLLC
Cust. No. 135533

chris@carmichaelip.com
703-646-9251

Corrected Application Data Sheet

Domestic Benefit Information:

Prior Application Status: Pending
Application Number:
Continuity Type: Continuation of
Prior Application Number: 17161235
Filing or 371(c) Date: 2021-01-28

Prior Application Status: Patented
Application Number: 17161235
Continuity Type: Continuation of
Prior Application Number: 16712182
Filing Date: 2019-12-12
Patent Number: 11341465
Issue Date: 2022-05-24

Prior Application Status: Abandoned
Application Number: 16712182
Continuity Type: Continuation of
Prior Application Number: 16280455
Filing or 371(c) Date: 2019-02-20

Prior Application Status: Patented
Application Number: 16280455
Continuity Type: Continuation of
Prior Application Number: 15792966
Filing Date: 2017-10-25
Patent Number: 10235660
Issue Date: 2019-03-19

Prior Application Status: Patented
Application Number: 15792966
Continuity Type: Continuation of
Prior Application Number: 15392950
Filing Date: 2016-12-28
Patent Number: 9818090
Issue Date: 2017-11-14

Prior Application Status: Patented
Application Number: 15392950
Continuity Type: Continuation of
Prior Application Number: 13922686
Filing Date: 2013-06-20
Patent Number: 9569756
Issue Date: 2017-02-14

(Continued on next page)

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 140 of 713

Corrected Application Data Sheet

Domestic Benefit Information (continued):

Prior Application Status:	Patented
Application Number:	13922686
Continuity Type:	Continuation of
Prior Application Number:	12545127
Filing Date:	2009-08-21
Patent Number:	8977571
Issue Date:	2015-03-10

Signature:

Signature:	/Christopher R. Abidin/
Name:	Christopher R. Abidin
Registration No.:	74,742
Date:	June 19, 2024

UNITED STATES
PATENT AND TRADEMARK OFFICE

P.O. Box 1450
Alexandria, VA 22313 - 1450
www.uspto.gov

ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**06/19/2024 02:37:55 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	66031899	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 1

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
2024-06-19_US-0691-12b_32-10527_Request-and-Corrected-ADS-Adding-Benefit-Claim.pdf	3	Claims	91 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-06-19_US-0691-12b_32-10527_Request-and-Corrected-ADS-Adding-Benefit-Claim.pdf	EAE0E97EEC49829FB0A0D7065331B32286ACA7EF23EDC515AC00BFCC26A72FCB907761C0381D83DB779FF36264DE45998311A1F9F3803ECDE5BA2D285C06EA9C

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 142 of 713

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized

by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NUMBER	FILING or 371(c) DATE	GRP ART UNIT	FIL FEE REC'D	ATTY.DOCKET.NO	TOT CLAIMS	IND CLAIMS
18/593,856	03/01/2024	3694	3860	US-0691.12b | 32-10527	30	4

CONFIRMATION NO. 5025

REPLACEMENT FILING RECEIPT

197306
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

OC00000074358117

Date Mailed: 06/25/2024

Receipt is acknowledged of this non-provisional utility patent application. The application will be taken up for examination in due course. Applicant will be notified as to the results of the examination. Any correspondence concerning the application must include the following identification information: the U.S. APPLICATION NUMBER, FILING DATE, NAME OF FIRST INVENTOR, and TITLE OF INVENTION. Fees transmitted by check or draft are subject to collection.

Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please submit a written request for a corrected Filing Receipt, including a properly marked-up ADS showing the changes with strike-through for deletions and underlining for additions. If you received a "Notice to File Missing Parts" or other Notice requiring a response for this application, please submit any request for correction to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections provided that the request is grantable.

Inventor(s)

Michael Patrick Bueche, JR., San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes, III, Boerne, TX;

Applicant(s)

United Services Automobile Association (USAA), San Antonio, TX;

Assignment For Published Patent Application

United Services Automobile Association (USAA), San Antonio, TX

Power of Attorney: The patent practitioners associated with Customer Number 197306

Domestic Priority data as claimed by applicant

This application is a CON of 17/161,235 01/28/2021
which is a CON of 16/712,182 12/12/2019 PAT 11,341,465
which is a CON of 16/280,455 02/20/2019 ABN
which is a CON of 15/792,966 10/25/2017 PAT 10,235,660
which is a CON of 15/392,950 12/28/2016 PAT 9,818,090
which is a CON of 13/922,686 06/20/2013 PAT 9,569,756
which is a CON of 12/545,127 08/21/2009 PAT 8,977,571

Foreign Applications for which priority is claimed (You may be eligible to benefit from the Patent Prosecution Highway program at the USPTO. Please see http://www.uspto.gov for more information.) - None.

Foreign application information must be provided in an Application Data Sheet in order to constitute a claim to foreign priority. See 37 CFR 1.55 and 1.76.

Permission to Access Application via Priority Document Exchange: Yes

Permission to Access Search Results: Yes

Applicant may provide or rescind an authorization for access using Form PTO/SB/39 or Form PTO/SB/69 as appropriate.

If Required, Foreign Filing License Granted: 03/13/2024
The country code and number of your priority application, to be used for filing abroad under the Paris Convention, is **US 18/593,856**
Projected Publication Date: Request for Non-Publication Acknowledged
Non-Publication Request: Yes
Early Publication Request: No
Title

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Preliminary Class

705

Statement under 37 CFR 1.55 or 1.78 for AIA (First Inventor to File) Transition Applications: No

PROTECTING YOUR INVENTION OUTSIDE THE UNITED STATES

Since the rights granted by a U.S. patent extend only throughout the territory of the United States and have no effect in a foreign country, an inventor who wishes patent protection in another country must apply for a patent in a specific country or in regional patent offices. Applicants may wish to consider the filing of an international application under the Patent Cooperation Treaty (PCT). An international (PCT) application generally has the same effect as a regular national patent application in each PCT-member country. The PCT process **simplifies** the filing of patent applications on the same invention in member countries, but **does not result** in a grant of "an international patent" and does not eliminate the need of applicants to file additional documents and fees in countries where patent protection is desired.

Almost every country has its own patent law, and a person desiring a patent in a particular country must make an application for patent in that country in accordance with its particular laws. Since the laws of many countries differ in various respects from the patent law of the United States, applicants are advised to seek guidance from specific foreign countries to ensure that patent rights are not lost prematurely.

Applicants also are advised that in the case of inventions made in the United States, the Director of the USPTO must issue a license before applicants can apply for a patent in a foreign country. The filing of a U.S. patent application serves as a request for a foreign filing license. The application's filing receipt contains further information and guidance as to the status of applicant's license for foreign filing.

Applicants may wish to consult the USPTO booklet, "General Information Concerning Patents" (specifically, the section entitled "Treaties and Foreign Patents") for more information on timeframes and deadlines for filing foreign

patent applications. The guide is available either by contacting the USPTO Contact Center at 800-786-9199, or it can be viewed on the USPTO website at http://www.uspto.gov/web/offices/pac/doc/general/index.html.

For information on preventing theft of your intellectual property (patents, trademarks and copyrights), you may wish to consult the U.S. Government website, http://www.stopfakes.gov. Part of a Department of Commerce initiative, this website includes self-help "toolkits" giving innovators guidance on how to protect intellectual property in specific countries such as China, Korea and Mexico. For questions regarding patent enforcement issues, applicants may call the U.S. Government hotline at 1-866-999-HALT (1-866-999-4258).

LICENSE FOR FOREIGN FILING UNDER

Title 35, United States Code, Section 184

Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Bureau of Industry and Security, Department of Commerce (15 CFR parts 730-774); the Office of Foreign AssetsControl, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

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SelectUSA

The United States represents the largest, most dynamic marketplace in the world and is an unparalleled location for business investment, innovation, and commercialization of new technologies. The U.S. offers tremendous resources and advantages for those who invest and manufacture goods here. Through SelectUSA, our nation works to promote and facilitate business investment. SelectUSA provides information assistance to the international investor community; serves as an ombudsman for existing and potential investors; advocates on behalf of U.S. cities, states, and regions competing for global investment; and counsels U.S. economic development organizations on investment attraction best practices. To learn more about why the United States is the best country in the world to develop technology, manufacture products, deliver services, and grow your business, visit http://www.SelectUSA.gov or call +1-202-482-6800.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,856 Examiner: William E. Rankins

Filed: March 1, 2024 Confirmation No.: 5025

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

RESPONSE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the non-final Office action dated May 10, 2024, please enter the following remarks.

Remarks begin on page 2 of this paper.

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REMARKS

Reconsideration of this application is respectfully requested in view of the following remarks.

Claims 1-30 are currently pending, with claims 1, 9, 18, and 26 being independent.

In the outstanding Office action, claims 1-30 were rejected under 35 U.S.C. § 112 as failing to comply with the written description requirement; and claims 1-30 were rejected under 35 U.S.C. § 103 as being unpatentable over Bueche, Jr. et al. (U.S. 8,977,571). *Office action* dated May 10, 2024.

After the Office action was issued, applicant added a priority/benefit claim in this application, establishing continuity back to August 21, 2009. The Corrected Official Filing Receipt issued June 25, 2024, confirms the added priority/benefit claim as follows:

> This application is a CON of 17/161,235 01/28/2021
> which is a CON of 16/712,182 12/12/2019 PAT 11,341,465
> which is a CON of 16/280,455 02/20/2019 ABN
> which is a CON of 15/792,966 10/25/2017 PAT 10,235,660
> which is a CON of 15/392,950 12/28/2016 PAT 9,818,090
> which is a CON of 13/922,686 06/20/2013 PAT 9,569,756
> which is a CON of 12/545,127 08/21/2009 PAT 8,977,571.

This changes the analysis in one or more respects and moots the outstanding rejections under § 103. For the § 103 rejections, the reference cited in the Office action does not qualify as prior art. For these and other reasons indicated herein, the outstanding rejections should be withdrawn.

Rejection under 35 U.S.C. § 112

Claims 1-30 stand rejected under § 112 for failing to comply with the written description requirement. *Office action* at 7-8. In particular, the Office asserts that the "independent claims recite updating a bank balance of a user but the specification does not support this limitation." *Office action* at 7-8.

Applicant respectfully traverses the rejection.

The written description requirement of § 112 provides that the specification must contain "a written description of the invention, and of the manner and process of making and using it." 35 U.S.C. § 112(a).

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The MPEP explains that, for the written description requirement under § 112, "the fundamental factual inquiry is whether the specification conveys with reasonable clarity to those skilled in the art that, as of the filing date sought, applicant was in possession of the invention as now claimed." *MPEP* § 2163.02; see also *Nalpropion Pharmaceuticals, Inc. Actavis Laboratories FL, Inc.*, 934 F.3d 1344, 1350 (Fed. Cir. 2019) ("'the test for [adequate written description] is whether the disclosure of the application relied upon reasonably conveys to those skilled in the art that the inventor had possession of the claimed subject matter as of the filing date.'" (quoting *Ariad Pharms., Inc. v. Eli Lilly & Co.*, 598 F.3d 1336, 1351 (Fed. Cir. 2010) (en banc))); *Hologic, Inc. v. Smith & Nephew, Inc.*, 884 F.3d 1357, 1361, 1364 (Fed. Cir. 2018).

The MPEP further explains that "[t]he subject matter of the claim need not be described literally (i.e., using the same terms or *in haec verba*) in order for the disclosure to satisfy the [written] description requirement" under § 112(a). *MPEP* § 2163.02; see also *Blue Calypso, LLC v. Groupon, Inc.*, 815 F.3d 1331, 1345 (Fed. Cir. 2016) ("[W]hen examining the written description for support for the claimed invention, we have held that the exact terms appearing in the claim 'need not be used *in haec verba*.'" (citation omitted)); *Nalpropion Pharmaceuticals, Inc. Actavis Laboratories FL, Inc.*, 934 F.3d 1344, 1350 (Fed. Cir. 2019) ("It is not necessary that the exact terms of a claim be used *in haec verba* in the specification".).

Applicant respectfully submits that adequate support for the limitation in question is provided throughout Applicant's Disclosure; for example, at [0017]-[0019], [0046], [0056], [0077]-[0079], [0080], [0085], FIG. 8, FIG. 9 of Applicant's Disclosure and illustrated in Table 1 below:

Example Citations	Example Disclosure (emphasis added)
See, e.g.: [0017]-[0019]	"Upon receipt and approval of the digital image, financial institution 130 may **credit the funds to account 160**" "**associated with the user 102**", where the "financial institution 130 may include any combination of systems and subsystems such as electronic devices including, but not limited to, computers, servers, databases, or the like", and

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	such "electronic devices may receive the digital image …"
See, e.g.: [0077]-[0079], Fig. 8	"the depository" "may ... process[]" "the electronic data representation..., thereby **depositing the money in the user's account**", where "the depository may include electronic devices such as computers, servers, databases, or the like", and "the electronic devices may determine whether [the electronic data representation] may be ... processed ... **to credit an account associated with the user**."
See, e.g.: [0017], [0080], [0085], Fig. 9	"At 980, when the institution has received the digital images (e.g., of the front and back sides of the check), the institution may process the digital images to obtain an image of the check and **to deposit the funds of the check in the user's account**, as described herein", where "the institution" can be "financial institution 130" which "may include any combination of systems and subsystems such as electronic devices including, but not limited to, computers, servers, databases, or the like"
See, e.g.: [0046], [0056]	"instructing the server 322 to process the deposit of the check based on the image file 335 that had been received by the server 322"; where "server 322 may be a software component operable by the depository 204 of FIG. 2."
See, e.g.: Priority U.S. Pat. Appln. No. 12/545,127 (claim 15 as originally filed)	"at least one subsystem that **deposits funds of the check into an account** associated with the deposit system using the processed digital image and a check clearance module of the server."

Table 1: Examples of Support Provided by Applicant's Disclosure

Applicant respectfully submits that the disclosure of the present application conveys with reasonable clarity to those skilled in the art that, as of the filing date sought, Applicant was in possession of the invention, as illustrated by, for example, Table 1 provided above. *See, e.g., MPEP* § 2163.02.

Accordingly, the present application is therefore in compliance with the written description requirement under § 112.

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In view of the foregoing, withdrawal of the rejection under § 112 is respectfully requested.

Rejection under § 103

Applicant respectfully submits that the art-based rejections are moot in view of the present application's newly established priority date of August 21, 2009. Each outstanding obviousness rejection relies on a reference that does not qualify as prior art. Withdrawal of the rejections under 103 is therefore respectfully requested.

Conclusion

Should the Examiner believe that any further action is necessary to place this application in better form for allowance, the Examiner is invited to contact Applicant's representative at the telephone number listed below.

The absence of arguments addressing specific allegations in the outstanding Office action is not intended to be an admission of the accuracy or appropriateness of such allegations.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12b | 32-10527) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: August 2, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

Stephen T. Schreiner
Reg. No. 43,097

James T. Carmichael
Reg. No. 45,306

Carmichael IP, PLLC
Cust. No. 135533

chris@carmichaelip.com
703-646-9251

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UNITED STATES
PATENT AND TRADEMARK OFFICE

P.O. Box 1450
Alexandria, VA 22313 - 1450
www.uspto.gov

ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**08/02/2024 06:46:07 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	66637372	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 2

DOCUMENT		PAGES	DESCRIPTION	SIZE (KB)
2024-08-02_US-0691-12b_32-10527_Response-NFOA_final.pdf		5	-	130 KB
2024-08-02_US-0691-12b_32-10527_Response-NFOA_final-A....pdf	(1-1)	1	Amendment/Request for Reconsideration-After Non-Final Rejection	72 KB
2024-08-02_US-0691-12b_32-10527_Response-NFOA_final-REM.pdf	(2-5)	4	Applicant Arguments/Remarks Made in an Amendment	88 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-08-02_US-0691-12b_32-10527_Response-NFOA_final.pdf	80523C7BFCAD794846BBDA8B4A27F5DA2401CF78756043375 1E1A6EB018209F8F60CC28A7813E5F728F4CBCEB192521F1E 1DF91BFD44B2BF9E767F94606700A2
2024-08-02_US-0691-12b_32-10527_Response-NFOA_final-A....pdf	855F703CBF683DF1121E0813F1E74D3CE4D682656297E669B5 B000C56296D5D5415F8DDED0C534C1A5E3B8C0B378264ADB 8DC99F27E0B0B128AB035F2F532910
2024-08-02_US-0691-12b_32-10527_Response-NFOA_final-REM.pdf	79A609AEA8C9840684EE79A3A8EFCBB8B0826CB273F3DC01 F8E7D5FADC32F2389FA6091BE1A6E6A865ECC3FCD7067DFC AB3FAB5F9E74358DD89EF9E9F0C78D28

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

Notice of References Cited	Application/Control No. 18/593,856	Applicant(s)/Patent Under Reexamination Bueche et al.	
	Examiner WILLIAM E RANKINS	Art Unit 3694	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Name	CPC Classification	US Classification
*	A	US-10504185-B1	2019-12-10	Buentello; Andre Rene	G06Q40/06	1/1
*	B	US-20210360149-A1	2021-11-18	Mukul; Saumya	G06F3/165	1/1
*	C	US-10380993-B1	2019-08-13	Clauer Salyers; Harmony Jane	H04N23/633	1/1
*	D	US-10402790-B1	2019-09-03	Clark; Christopher Nephi	G06Q20/0425	1/1
*	E	US-10380562-B1	2019-08-13	Prasad; Bharat	G06Q20/10	1/1
	F					
	G					
	H					
	I					
	J					
	K					
	L					
	M					

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Country	Name	CPC Classification
*	N	CA-3080523-A1	2020-09-25	CA	MUKUL S	G06F3/016
	O					
	P					
	Q					
	R					
	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in YYYY-MM-DD format are publication dates. Classifications may be US or foreign.

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,856	Bueche et al.
	Examiner	Art Unit
	WILLIAM E RANKINS	3694

CPC - Searched*		
Symbol	Date	Examiner

CPC Combination Sets - Searched*		
Symbol	Date	Examiner
G06Q40/02	08/27/2024	WR

US Classification - Searched*			
Class	Subclass	Date	Examiner
705	35	08/27/2024	WR

* See search history printout included with this form or the SEARCH NOTES box below to determine the scope of the search.

Search Notes		
Search Notes	Date	Examiner
PE2E	05/06/2024	WR
Google	08/27/2024	WR
IP.com	8/12/24	WR

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner
G06Q	40/02	08/27/2024	WR
705	35	08/27/2024	WR

/WILLIAM E RANKINS/ Primary Examiner, Art Unit 3694	

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PE2E SEARCH - Search History (Prior Art)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	British Equivalents	Time Stamp
L1	19	mobile near3 check ADJ deposit SAME video	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:40 AM
L2	0	smart ADJ phone WITH check ADJ deposit SAME video	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:42 AM
L3	86	mobile WITH check ADJ deposit SAME video NOT L1	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:43 AM
L4	70	mobile WITH check ADJ deposit WITH video NOT L1	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:43 AM
L5	29	mobile WITH check ADJ deposit WITH video NOT L1	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:43 AM
L6	41	mobile WITH check ADJ deposit WITH video NOT L1	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:45 AM
L7	3269	still ADJ image WITH live ADJ video	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:47 AM
L8	4464	still ADJ image WITH live ADJ video	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:47 AM
L9	0	still ADJ image WITH	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06

		live ADJ video AND mobile near3 check ADJ deposit					07:48 AM
L10	35	live ADJ video AND mobile near3 check ADJ deposit	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:48 AM
L11	0	still ADJ image WITH live ADJ video AND mobile near3 check ADJ deposit	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:48 AM
L12	42	live ADJ video AND remote ADJ deposit NOT L11	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:54 AM
L13	9	((US-10956728-B1 OR US-10552810-B1 OR US-10504185-B1 OR US-10402790-B1 OR US-9779392-B1 OR US-8977571-B1 OR US-8688579-B1 OR US-8542921-B1 OR US-7912785-B1).did. AND USPT.dbnm.)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:39 AM
L14	7	L13 AND align$4	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:39 AM
L15	9	remote ADJ deposit AND align$4 WITH (video live ADJ video) WITH (check instrument)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:45 AM
L16	29	remote ADJ deposit AND position$3 WITH (video live ADJ video) WITH (check instrument)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:51 AM
L17	0	adjust$$ WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:30 PM
L18	0	adjust$$ WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD,	OR	ON	ON	2024/05/07 07:31 PM

			DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L19	12	adjust$$ WITH (journal ledger) near3 entry WITH common	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:31 PM
L20	0	adjust$4 WITH (journal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:33 PM
L21	0	reconcil$3 WITH (journal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:34 PM
L22	3	adjust$4 WITH (journal ledger) near3 entry WITH ordinary	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:34 PM
L23	0	adjust$4 WITH (journal ledger) near3 entry WITH skill	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:34 PM
L24	0	reconcil$3 WITH (journal ledger) near3 entry WITH skill	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:35 PM
L25	0	adjust$4 WITH (accounting) near3	(US-PGPUB; USPAT; USOCR; FIT (AP, AT,	OR	ON	ON	2024/05/07 07:35 PM

		entry WITH known	AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L26	0	adjust$5 WITH (journal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:36 PM
L27	521	adjust$5 WITH (journal ledger) near3 entry	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:36 PM
L28	2	adjust$5 WITH (journal ledger) near3 entry WITH underst$3	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:36 PM
L29	0	reconcil$5 WITH (journal ledger) near3 entry WITH underst$3	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:37 PM
L30	0	reconcil$5 WITH (journal ledger) near3 entry WITH underst$6	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:37 PM
L31	2	adjust$5 WITH (journal ledger) near3 entry WITH underst$6	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:37 PM
L32	15	adjust$5 WITH	(US-PGPUB; USPAT;	OR	ON	ON	2024/05/07

		(unmatched unreconciled) near3 transaction	USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				07:44 PM
L33	0	reconcili$5 WITH (unmatched unreconciled) near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:46 PM
L34	0	adjust$5 WITH (unmatched unreconciled) near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:47 PM
L35	64	reconcil$3 near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:47 PM
L36	46	reconcil$3 near3 transaction WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:47 PM
L37	131	adjust$5 WITH exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:48 PM
L38	45	adjust$5 near7 exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:48 PM
L39	2	reconcil$3 near3 exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:54 PM
L40	0	adjust$4 near3 exception WITH known WITH account	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:55 PM
L41	5	adjust$4 WITH exception WITH known WITH account	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:55 PM
L42	15	accounting WITH exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:56 PM
L43	2	exception WITH transaction WITH known WITH (adjust$4 entry)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO;	OR	ON	ON	2024/05/07 09:16 PM

			JPO; DERWENT; IBM_TDB)				
L44	1	exception WITH transaction WITH known WITH (ledger journal)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:16 PM
L45	20	exception WITH transaction WITH (adjust$5 reconcil$6) WITH (ledger journal)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:17 PM
L46	4	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:21 PM
L47	10	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH understood	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:22 PM
L48	4	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:22 PM
L49	4	reconcil$6 WITH transaction WITH exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:28 PM
L50	0	reconciliation ADJ exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU,	OR	ON	ON	2024/05/07 09:31 PM

			SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L51	14	transaction ADJ exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:31 PM
L52	285	adjust$4 near3 (entry transaction) near7 known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:33 PM
L53	285	(adjust$4 near3 (entry transaction)) near7 known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:33 PM
L54	69	(adjust$4 near3 (entry transaction)) near7 known WITH transaction	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:34 PM
L55	2	(adjust$4 near3 (entry transaction)) near7 known WITH (joumal ledger)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:36 PM
L56	0	reconcil$6 near7 (unmatched mismatched) ADJ transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:37 PM
L57	0	reconcil$6 WITH (unmatched mismatched) ADJ transaction WITH	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR,	OR	ON	ON	2024/05/07 09:37 PM

		known	GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L58	0	adjust$6 WITH (unmatched mismatched) ADJ transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:37 PM
L59	3	(generat$3 creat$3) WITH (unmatched mismatched) WITH transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:38 PM
L60	30	reconcil$6 WITH statement WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:40 PM
L61	255	reconcil$6 WITH account WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:42 PM
L62	98	reconcil$6 near7 account near7 known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:42 PM
L63	0	reconcil$6 near7 account near7 known AND peoplesoft	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:51 PM
L64	13	reconcil$6 WITH known AND peoplesoft	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD,	OR	ON	ON	2024/05/07 09:51 PM

			DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L65	1	reconcil$6 WITH known AND peoplebook	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:56 PM
L66	28	reconcil$6 ADJ processing WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:59 PM
L67	40	account ADJ reconcil$6 WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/08 08:45 AM
L68	0	adjust$4 NEAR transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/08 09:12 AM
L69	0	adjust$4 near3 transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/08 09:15 AM
L70	7	(generat$3 creat$4) near3 transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/08 09:15 AM
L71	23	remote near3 deposit SAME live near3 video	(US-PGPUB; USPAT; USOCR; FIT (AP, AT,	OR	ON	ON	2024/08/12 05:41 PM

		SAME (check cheque instrument)	AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L72	2	remote near3 deposit SAME live near3 video SAME (check cheque instrument) AND @ay<"2010"	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/08/12 05:41 PM
L73	570	device WITH camera AND software ADJ abstraction ADJ layer	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/20 01:22 PM
L74	20	device WITH camera AND software ADJ abstraction ADJ layer AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/20 01:22 PM
L75	1	device WITH camera SAME software ADJ abstraction ADJ layer AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/20 01:24 PM
L76	0	remote ADJ deposit WITH video ADJ capture	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 01:50 PM
L77	16	remote ADJ deposit SAME video ADJ capture	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 01:50 PM
L78	0	remote ADJ deposit AND accept$4 WITH criter$3 WITH (bank financial ADJ institution) AND 2	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 03:21 PM
L79	0	remote ADJ deposit AND accept$4 WITH criter$3 WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 03:21 PM
L80	0	remote ADJ deposit AND accept$4 near3 criter$3 WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 03:22 PM
L81	16	remote ADJ deposit AND (threshold criter$3) WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 03:22 PM
L82	179669	(G06Q40/02).cpc,ipc,ipcr. 705/35.ccls.	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD,	OR	ON	ON	2024/08/27 04:15 PM

			DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				

PE2E SEARCH - Search History (Interference)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	British Equivalents	Time Stamp
N1	32863	(G06Q40/02).cpc,ipc,ipcr. 705/35.ccls.	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:15 PM
N2	0	L82 AND L78	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N3	0	L82 AND L65	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N4	23	L82 AND L62	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N5	0	L82 AND L43	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N6	67	L82 AND L27	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N7	0	L82 AND L18	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N8	0	L82 AND L9	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM

Search History

Report Run Date: 2024-08-12 UTC
Searches: 9
Markers: 0

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Search #	Timestamp	Results	Page
1	2024-08-12 21:29 UTC	1,176,002	3
2	2024-08-12 21:29 UTC	295,229	4
3	2024-08-12 21:31 UTC	45,570	4
4	2024-08-12 21:32 UTC	16,464	4
5	2024-08-12 21:32 UTC	744	4
6	2024-08-12 21:33 UTC	744	5
7	2024-08-12 21:33 UTC	2	5
8	2024-08-12 21:33 UTC	356	5
9	2024-08-12 21:38 UTC	0	5

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Content: Patents + NPL (195)

US Patents | US Designs | US Applications | EPO Patents | EPO Applications | China Patents | China Applications | Japan Patents | Japan Applications | Korea Patents | Korea Applications | WIPO Applications | Argentina Patents | Argentina Applications | Brazil Patents | Brazil Applications | Canada Patents | Canada Applications | Chile Patents | Chile Applications | Colombia Applications | Costa Rica Applications | Cuba Patents | Cuba Applications | Dominican Republic Applications | Ecuador Patents | Ecuador Applications | El Salvador Applications | Guatemala Applications | Honduras Applications | Mexico Patents | Mexico Applications | Nicaragua Patents | Panama Applications | Peru Applications | Trinidad & Tobago Patents | Uruguay Applications | Austria Patents | Austria Applications | Belarus Patents | Belgium Patents | Belgium Applications | Bosnia & Herzegovina Patents | Bosnia & Herzegovina Applications | Bulgaria Patents | Bulgaria Applications | Croatia Patents | Croatia Applications | Czech Republic Patents | Czech Republic Applications | Czechoslovakia Patents | Czechoslovakia Applications | Denmark Patents | Denmark Applications | Estonia Patents | Estonia Applications | EUIPO Patents | Finland Patents | Finland Applications | France Patents | France Applications | Germany Patents | Germany Applications | Great Britain Patents | Great Britain Applications | Greece Patents | Greece Applications | Hungary Patents | Hungary Applications | Iceland Patents | Iceland Applications | Ireland Patents | Ireland Applications | Italy Patents | Italy Applications | Latvia Patents | Latvia Applications | Lithuania Patents | Lithuania Applications | Luxembourg Patents | Luxembourg Applications | Malta Patents | Monaco Patents | Montenegro Patents | Montenegro Applications | Netherlands Patents | Netherlands Applications | Norway Patents | Norway Applications | Poland Patents | Poland Applications | Portugal Patents | Portugal Applications | Republic of Moldova Patents | Republic of Moldova Applications | Romania Patents | Romania Applications | San Marino Patents | San Marino Applications | Serbia Patents | Serbia Applications | Slovakia Patents | Slovakia Applications | Slovenia Patents | Spain Patents | Spain Applications | Sweden Patents | Sweden Applications | Switzerland Patents | Switzerland Applications | Ukraine Patents | Yugoslavia/Serbia and Montenegro Patents | Yugoslavia/Serbia and Montenegro Applications | Armenia Patents | Australia Patents | Australia Applications | Cyprus Patents | Gulf Cooperation Council Patents | Hong Kong Patents | India Patents | India Applications | Indonesia Patents | Indonesia Applications | Israel Patents | Israel Applications | Jordan Patents | Jordan Applications | Kyrgyzstan Patents | Macao Applications | Malaysia Patents | Mongolia Patents | New Zealand Patents | Philippines Patents | Philippines Applications | Saudi Arabia Patents | Saudi Arabia Applications | Singapore Patents | Singapore Applications | Taiwan Patents | Taiwan Applications | Tajikistan Patents | Tajikistan Applications | Thailand Patents | Thailand Applications | Uzbekistan Patents | Vietnam Patents | Algeria Patents | ARIPO Patents | ARIPO Applications | Egypt Patents | Kenya Patents | Malawi Patents | Morocco Patents | Morocco Applications | OAPI Patents | South Africa Patents | Tunisia Applications | Zambia Patents | Zimbabwe Patents | EAPO Patents | EAPO Applications | Georgia Patents | Georgia Applications | Kazakhstan Patents | Kazakhstan Applications | Russia Patents | Russia Applications | Turkey Patents | Turkey Applications | IEEE Xplore Publications: IEEE Periodicals | IEEE Xplore Publications: IEEE Conferences | IEEE Xplore Publications: IEEE Standards | IEEE Xplore Publications: IEEE Early Access | IEEE Xplore Publications: SMPTE Periodicals | IEEE Xplore Publications: SMPTE Conferences | IEEE Xplore Publications: SMPTE Standards | IEEE Xplore Publications: MIT Press eBooks | IEEE Xplore Publications: Wiley-IEEE eBooks | IEEE Xplore Publications: IBM Periodicals | IEEE Xplore Publications: URSI Periodicals | IEEE Xplore Publications: VDE Conferences | IEEE Xplore Publications: Periodicals from China | IEEE Xplore Publications: Ericsson Technology Review | IEEE Xplore Publications: Manning Books | IEEE Xplore Publications: Packt Books | IP.com Prior Art Database: The IP.com Journal | IP.com Prior Art Database: Internet Society RFC | IP.com Prior Art Database: IBM TDB Archive | IP.com Prior Art Database: Legacy Journals | IP.com Prior Art Database: Software Patent Institute | OnePetro.org: Periodicals at OnePetro.org | OnePetro.org: Conferences at OnePetro.org | Other Literature: IBM Redbooks | Other Literature: PubMed Central | Other Literature: arXiv.org

1 **2024-08-12 21:29 UTC | 1,176,002 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Text

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"remote deposit"

Concept Modifiers: None

Filters: None

2 **2024-08-12 21:29 UTC | 295,229 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters (1):
Publication Date: From 1955-11-22 To 2009-08-21

3 **2024-08-12 21:31 UTC | 45,570 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters (2):
Publication Date: From 1955-11-22 To 2009-08-21
Body/Description limited to: "live video"; video

4 **2024-08-12 21:32 UTC | 16,464 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters (3):
Publication Date: From 1955-11-22 To 2009-08-21
Body/Description limited to: "live video"; video
Body/Description+Related Terms limited to: capture

5 **2024-08-12 21:32 UTC | 744 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters (4):
Publication Date: From 1955-11-22 To 2009-08-21
Body/Description limited to: "live video"; video
Body/Description+Related Terms limited to: capture

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Body/Description limited to: "video capture"

6 **2024-08-12 21:33 UTC | 744 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters: Same as Search 5

7 **2024-08-12 21:33 UTC | 2 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters (5):
Publication Date: From 1955-11-22 To 2009-08-21
Body/Description limited to: "live video"; video
Body/Description+Related Terms limited to: capture
Body/Description limited to: "video capture"
Body/Description limited to: "check deposit"

8 **2024-08-12 21:33 UTC | 356 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters (4):
Publication Date: From 1955-11-22 To 2009-08-21
Body/Description limited to: "live video"; video
Body/Description+Related Terms limited to: capture
Body/Description limited to: "check deposit"

9 **2024-08-12 21:38 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Relevance

Main Concept: Same as Search 1

Concept Modifiers: None

Filters (4):
Publication Date: From 1955-11-22 To 2009-08-21
Body/Description limited to: "live video"

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Body/Description+Related Terms limited to: capture
Body/Description limited to: "check deposit"

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12:57 PM • Details

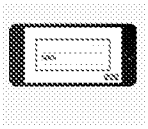
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	US-0691.12b | 32-10527	5025

197306 7590 08/30/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER
RANKINS, WILLIAM E

ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
08/30/2024	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
jim@carmichaelip.com
susan@carmichaelip.com

Office Action Summary	Application No. 18/593,856	Applicant(s) Bueche et al.	
	Examiner WILLIAM E RANKINS	Art Unit 3694	AIA (FITF) Status Yes

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTHS FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☑ Responsive to communication(s) filed on 8/2/24.

☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2a)☐ This action is **FINAL.** 2b) ☑ This action is non-final.

3)☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

4)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims*

5) ☑ Claim(s) 1-30 is/are pending in the application.

5a) Of the above claim(s) _____ is/are withdrawn from consideration.

6) ☐ Claim(s) _____ is/are allowed.

7) ☑ Claim(s) 1,6-9,11,16-18,23-26 and 30 is/are rejected.

8) ☑ Claim(s) 2-5,10,12-15,19-22 and 27-29 is/are objected to.

9) ☐ Claim(s) _____ are subject to restriction and/or election requirement

* If any claims have been determined allowable, you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see http://www.uspto.gov/patents/init_events/pph/index.jsp or send an inquiry to **PPHfeedback@uspto.gov.**

Application Papers

10)☐ The specification is objected to by the Examiner.

11)☑ The drawing(s) filed on 3/1/24 is/are: a)☑ accepted or b)☐ objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

Certified copies:

a)☐ All b)☐ Some** c)☐ None of the:

1.☐ Certified copies of the priority documents have been received.

2.☐ Certified copies of the priority documents have been received in Application No. _____.

3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

** See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☑ Notice of References Cited (PTO-892)

2) ☐ Information Disclosure Statement(s) (PTO/SB/08a and/or PTO/SB/08b) Paper No(s)/Mail Date _____.

3) ☐ Interview Summary (PTO-413) Paper No(s)/Mail Date _____.

4) ☐ Other: _____.

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Notice of Pre-AIA or AIA Status

The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

DETAILED ACTION

Status of Claims

Claims 1-30 are pending.

Response to Arguments

The 103 rejection is withdrawn in view of applicant's arguments. Bueche is not eligible as prior art due to applicant's claim for benefit of priority. A 2nd non-final action is hereby submitted.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103 which forms the basis for all obviousness rejections set forth in this Office action:

> A patent for a claimed invention may not be obtained, notwithstanding that the claimed invention is not identically disclosed as set forth in section 102, if the differences between the claimed invention and the prior art are such that the claimed invention as a whole would have been obvious before the effective filing date of the claimed invention to a person having ordinary skill in the art to which the claimed invention pertains. Patentability shall not be negated by the manner in which the invention was made.

Claim(s) 1, 7, 8, 9, 11, 16, 17, 18, 24-26 and 30 is/are rejected under 35 U.S.C. 103 as being unpatentable over Prasad (10,380,562) in view of Buentello (10,504,185).

Prasad discloses:

1. A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising **(Col. 5, ll 56-62, In another example, the instructions 330 may include a wholly self-contained application that when delivered to the client 320 will execute and perform one or more operations described herein. In either example, the software object may be configured to make one or more software calls 310 to a 60 digital camera, such as the camera 207 associated with the mobile device 106., Col. 6, ll 1-3, In an alternate example, the software object may operate through a software abstraction layer, such as an application programming interface (API).)**:

providing instructions to the user for capturing an image of a check **(Col. 9, ll 10-11, While a user may be instructed to place the check on a dark 10 or black background,)**;

overlaying an alignment guide on [the live video of] the check in the field of view of the camera **(Col. 9, ll 12-15, Alternatively or additionally, edge detection may be used to detect the check. Edge detection techniques have been described in other articles and any suitable method may be used herein.)**;

monitoring [the live video of] the check in the field of view of the camera with respect to at least one monitoring criterion **(Col. 9, ll 39-42, Alternatively, a rotating calipers algorithm may be used to determine the tightest fitting rectangle around the check boundary, which can then be used to determine the angle of it, with that angle being used to align the check properly.)**;

determining that a video frame of [the live video of] the check satisfies the at least one monitoring criterion and then automatically capturing the video frame **(Col. 9, ll 39-42, Alternatively, a rotating calipers algorithm may be used to determine the tightest fitting rectangle around the check boundary, which can then be used to determine the angle of it, with that angle being used to align the check properly., Col. 6, ll 17-24, The software object may cause the camera 207 to take a picture or capture one or more images of the check 108 being deposited. These images may be captured sequentially, e.g., pursuant to the user 102 flipping the check 108 over after an image of the front of the check 108 has been captured. However, each side of the check 108 may be captured by the camera 207 using similar API calls. The images may be stored in an image file 315.)**;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame **(Col. 6, ll 64-67 The software object on the client 320 may operate by performing one or more of the operations described herein and then transmitting an image file 335 (e.g., based on image file 315 that has been processed) to the server 322, Col. 3, ll 44-51 For example, after**

endorsing the check 108, the user 102 may use a mobile device 106 that comprises a camera to convert the check 108 into a digital image by taking a picture of the front and/or back of the check 108. The mobile device 106 may be a mobile phone (also known as a wireless phone or a cellular phone), a personal digital assistant (PDA), or any handheld computing device, for example.); and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated **(Col. 6, ll 25-45, Once the images of one or both sides of the check 108 are captured by the camera 207, the image file 315 may be operated on by the software object of the client 320. These operations may include any of the following: …, magnetic ink character recognition (MICR), …, number detection, character recognition, and the like. In an implementation, a software object of the client 320 may optically recognize the characters on the MICR line. Col. 6-7, ll 66-1 then transmitting an image file 335 (e.g., based on image file 315 that has been processed) to the server 322 after the user 102 confirms that they do wish to deposit the check 108.)**;

receiving the digital image of the check transmitted by the user's mobile device **(Col. 7, ll 20-22 The server 322 may confirm (e.g., using a process confirmation 340) with the user 102 the transmission, reception, and processing of each side of the check)**;

processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward **(Col. 7, ll 30-33, The operations of detecting and verifying information may be performed by the client 320 before the information is transmitted along with the image in the image file 335 to the server 322.)**; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit **(Col. 13, ll 50-54Additionally, to credit funds to the account, the bank may generate an Automated Clearinghouse (ACH) debit entry, substitute check, and/or electronic image. ACH transactions typically include payment instructions to debit and/or credit an account.**

Buentello discloses live video capture of a check for remote deposit, including:

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured **(Col. 4, ll 43-50, The electronic devices may receive the live video and may perform an initial analysis on the**

quality of the video, the readability of the data contained therein, or the like. For example, the electronic devices may determine whether the account number, amount payable, and the like may be readable such that it may be parsed or otherwise obtained and processed by the financial institution 130 to credit an account. Col. 10, ll 20-21 When the financial institution has captured the needed data, the user may be advised);

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer **(Col. 13, ll 35-39 device. One or more programs may implement or utilize the processes described in connection with the presently disclosed subject matter, e.g., through the use of an application programming interface (API), reusable controls , or the like. Col. 1, ll 50-57 A live video of a negotiable instrument may be provided from a user to a financial institution so that an image of the negotiable instrument may be obtained from the live video, processed, and funds associated with the negotiable instrument may be deposited in an account of the user. In an implementation, after endorsing a check, a user may use a video source such as a video camera, a web camera, or a video-enabled phone)**;

One of ordinary skill would have been motivated to combine Prasad and Buentello as the references are in the same field of remote check deposit and live video is useful when users want to deposit more than one check (Buentello Col. 5, ll 34-38).

Claims 9, 18 and 26 are similarly rejected.

Prasad discloses:

7. The method of claim 1, wherein the digital image is a modified version of the captured video frame **(Col. 6, ll 64-67 The software object on the client 320 may operate by performing one or more of the operations described herein and then transmitting an image file 335 (e.g., based on image file 315 that has been processed) to the server 322)**.

Claim 24 is similarly rejected.

8. The method of claim 1, wherein the wireless network is a cellular network **(Col. 3 ll 20)**.

Claims 17, 25 and 30 are similarly rejected.

Buentello discloses:

11. The method of claim 9, wherein one or more of one or more computers, remote from the user's mobile device, performs the monitoring, the determining, or both the monitoring and the determining, and wherein the one or more computers include the bank computer **(Col. 8, ll 5-27, payor. In an implementation, the financial institution may check that that the resolution of the image meets at least a predetermined threshold, such as 200 dots per inch (dpi), 400 dpi, 500 dpi, etc.**

One of ordinary skill may modify Prasad with Buentello as the options for monitoring and/or determining are limited.

Prasad discloses:

16. The method of claim 11, wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising transmitting, using the wireless network, the live video of the check in the field of view of the camera **(Fig. 7, 720, Buentello discloses live video of check. Similar reasoning for combining references applies)**

Claim Objections

Claim are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

Claim Rejections - 35 USC § 112

> The following is a quotation of 35 U.S.C. 112(b):
> (b) CONCLUSION.—The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the inventor or a joint inventor regards as the invention.

Claim**s 6 and** 23 are rejected under 35 U.S.C. 112(b) or 35 U.S.C. 112 (pre-AIA), second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which the inventor or a joint inventor (or for applications subject to pre-AIA 35 U.S.C. 112, the applicant), regards as the invention.

Claim 6 recites "the confirming…is performed after the transmitting from the user's device" while claim 1 recites "transmitting…from the user's mobile device and submitting the check; and before the submitting, confirming that the…deposit can go

forward". The two claims appear to contradict each other in regard to when the confirming step takes place and thus claim 6 is unclear. Claim 23 is similarly rejected.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to WILLIAM E RANKINS whose telephone number is (571)270-3465. The examiner can normally be reached on 9-530 M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bennett Sigmond can be reached on 303-297-4411. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/WILLIAM E RANKINS/
Primary Examiner, Art Unit 3694

PTO/SB/06 (09-11)
Approved for use through 1/31/2014. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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PATENT APPLICATION FEE DETERMINATION RECORD Substitute for Form PTO-875	Application or Docket Number 18/593,856	Filing Date 03/01/2024	☐ To be Mailed

ENTITY: ☑ LARGE ☐ SMALL ☐ MICRO

APPLICATION AS FILED - PART I

FOR	(Column 1) NUMBER FILED	(Column 2) NUMBER EXTRA		RATE ($)	FEE ($)
☐ BASIC FEE (37 CFR 1.16(a), (b), or (c))	N/A	N/A		N/A	
☐ SEARCH FEE (37 CFR 1.16(k), (i), or (m))	N/A	N/A		N/A	
☐ EXAMINATION FEE (37 CFR 1.16(o), (p), or (q))	N/A	N/A		N/A	
TOTAL CLAIMS (37 CFR 1.16(i))	minus 20 =	*		x $100 =	
INDEPENDENT CLAIMS (37 CFR 1.16(h))	minus 3 =	*		x $480 =	
☐ APPLICATION SIZE FEE (37 CFR 1.16(s))	If the specification and drawings exceed 100 sheets of paper, the application size fee due is $310 ($155 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).				
☐ MULTIPLE DEPENDENT CLAIM PRESENT (37 CFR 1.16(j))					
* If the difference in column 1 is less than zero, enter "0" in column 2.				TOTAL	

APPLICATION AS AMENDED - PART II

		(Column 1)		(Column 2)	(Column 3)			
AMENDMENT	09/04/2024	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	* 16	Minus	** 30	= 0		x $100 =	0
	Independent (37 CFR 1.16(h))	* 10	Minus	*** 4	= 6		x $480 =	2880
	☐ Application Size Fee (37 CFR 1.16(s))							
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							
							TOTAL ADD'L FEE	2880

		(Column 1)		(Column 2)	(Column 3)			
AMENDMENT		CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA		RATE ($)	ADDITIONAL FEE ($)
	Total (37 CFR 1.16(i))	*	Minus	**	=		x $0 =	
	Independent (37 CFR 1.16(h))	*	Minus	***	=		x $0 =	
	☐ Application Size Fee (37 CFR 1.16(s))							
	☐ FIRST PRESENTATION OF MULTIPLE DEPENDENT CLAIM (37 CFR 1.16(j))							
							TOTAL ADD'L FEE	

* If the entry in column 1 is less than the entry in column 2, write "0" in column 3.	LIE
** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "20".	/ROZENIA HARMON/
*** If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".	
The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.	

This collection of information is required by 37 CFR 1.16. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

UNITED STATES
PATENT AND TRADEMARK OFFICE

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Alexandria, VA 22313 - 1450
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ELECTRONIC PAYMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**09/04/2024 11:30:53 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	67048651	AUTHORIZED BY	-
CUSTOMER #	197306	FILING DATE	03/01/2024
CORRESPONDENCE ADDRESS	-	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.

Payment Information

PAYMENT METHOD	PAYMENT TRANSACTION ID	PAYMENT AUTHORIZED BY
DA / 504184	**E202494N31386720**	**Christopher Abidin**

PRE-AUTHORIZED ACCOUNT	PRE-AUTHORIZED CATEGORY
504184	**37 CFR 1.16 (National application filing, search, and examination fees); 37 CFR 1.17 (Patent application and reexamination processing fees); 37 CFR 1.19 (Document supply fees); 37 CFR 1.20 (Post Issuance fees); 37 CFR 1.21 (Miscellaneous fees and charges)**

FEE CODE	DESCRIPTION	ITEM PRICE($)	QUANTITY	ITEM TOTAL($)
1201	EACH INDEPENDENT CLAIM IN EXCESS OF THREE	480.00	6	2880.00
			TOTAL AMOUNT:	**$2,880.00**

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

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If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,856 Examiner: William E. Rankins

Filed: March 1, 2024 Confirmation No.: 5025

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In response to the non-final Office Action dated August 30, 2024, please amend the above-identified patent application as indicated below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 22 of this paper.

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Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Cancelled).

2. (Currently Amended) ~~The method of claim 1,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of a check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

overlaying an alignment guide on the live video of the check in the field of view of the camera;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

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when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;

receiving the digital image of the check transmitted by the user's mobile device;

processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit,

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wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

3. (Currently Amended) ~~The method of claim 1,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer for controlling the camera, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of a check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

overlaying an alignment guide on the live video of the check in the field of view of the camera;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

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determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;

receiving the digital image of the check transmitted by the user's mobile device;

processing the digital image of the check including performing optical character recognition on the check in the digital image and verifying that the digital image of the check is acceptable for mobile check deposit, wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations including receiving an indication of a result of the processing before confirming that the mobile check deposit can go forward; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that

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the mobile check deposit can go forward, and the verifying that the digital image of the check is acceptable for mobile check deposit,

wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

4. (Original) The method of claim 3, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection.

5. (Original) The method of claim 3, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

6. (Cancelled).

7. (Cancelled).

8. (Cancelled).

9. (Cancelled).

10. (Currently Amended) ~~The method of claim 9, further comprising:~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the

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camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of the check;

generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;

overlaying an alignment guide on the live video of the check in the field of view of the camera; and

using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;

confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated;

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updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit;

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

11. (Cancelled).

12. (Currently Amended) ~~The method of claim 9,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of the check;

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generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;

overlaying an alignment guide on the live video of the check in the field of view of the camera; and

using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;

confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and

updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and

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verifying that the digital image of the check is acceptable for mobile check deposit,

wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

13. (Original) The method of claim 12, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

14. (Currently Amended) ~~The method of claim 9,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of the check;

generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;

overlaying an alignment guide on the live video of the check in the field of view of the camera; and

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using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;

confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and

updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,

wherein the downloaded app, when executed by the user’s mobile device, is configured to cause the user’s mobile device to perform

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additional operations comprising the monitoring, the determining, the providing, and the confirming.

15. (Currently Amended) ~~The method of claim 9,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

monitoring a live video of a check in a field of view of a camera with respect to at least one monitoring criterion, wherein the live video is generated by a mobile device of a user, the user's mobile device including the camera and a downloaded app, the downloaded app associated with a bank to control check deposit by controlling the camera, the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of the check;

generating the live video of the check in the field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera;

overlaying an alignment guide on the live video of the check in the field of view of the camera; and

using a wireless network, submitting the check for mobile check deposit in the bank after a frame of the live video of the check in the field of view of the camera is automatically captured;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring

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criterion, providing feedback advising the user that the check has been captured;

processing a digital image of the check including performing optical character recognition and verifying that the digital image of the check is acceptable for mobile check deposit, the digital image of the check being the captured video frame or being based on the captured video frame;

confirming that the mobile check deposit can go forward after optical character recognition is performed on the check in the digital image, a magnetic ink character recognition (MICR) line on the check in the digital image is recognized, and an amount payable on the check in the digital image is validated; and

updating, by a bank computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the check is submitted for mobile check deposit in the bank, confirming that the mobile check deposit can go forward, and verifying that the digital image of the check is acceptable for mobile check deposit,

wherein the confirming step is performed before the submitting step and the user's mobile device receives an indication of a result of the processing the digital image of the check before the confirming step.

16. (Cancelled).

17. (Cancelled).

18. (Cancelled).

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19. (Currently Amended) ~~The method of claim 18,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing an image of a check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

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before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward,

wherein the app, when downloaded and executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

20. (Currently Amended) ~~The method of claim 18,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

providing an app for download to a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer, the app associated with a bank to control check deposit by controlling the camera through the software abstraction layer, wherein the app, when downloaded to the user's mobile device and executed by the user's mobile device, is configured to cause the user's mobile device to perform operations comprising:

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providing instructions to the user for capturing an image of a check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit and the confirming that the mobile check deposit can go forward,

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wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

21. (Original) The method of claim 20, wherein the plurality of monitoring criteria being based on magnetic ink character recognition (MICR) line detection and one or both of corner detection and edge detection.

22. (Original) The method of claim 20, wherein the plurality of monitoring criteria includes criteria based on light brightness, skewing, and warping.

23. (Cancelled).

24. (Cancelled).

25. (Cancelled).

26. (Cancelled).

27. (Currently Amended) ~~The method of claim 26,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the

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user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing the check;

generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated;

performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the

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user's mobile device or is based on the digital image transmitted by the user's mobile device; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit,

wherein the downloaded app, when executed by the user's mobile device, is configured to cause the user's mobile device to perform additional operations comprising:

before determining that the video frame of the live video of the check satisfies the at least one monitoring criterion, determining that a different video frame of the live video of the check does not satisfy the at least one monitoring criterion; and

after determining that the different video frame of the live video of the check does not satisfy the at least one monitoring criterion, providing feedback to the user.

28. (Currently Amended) ~~The method of claim 26,~~ A method enabling mobile check deposit auto-capture functionality via video frame processing, the method comprising:

receiving an image of a check, wherein the image of the check is provided for mobile check deposit in a bank by a mobile device of a user, the user's mobile device including a camera and a memory storing a software abstraction layer and a downloaded app, the downloaded app associated with the bank to control check deposit by controlling the camera through the software abstraction layer, and the downloaded app, when executed by the user's mobile device, being configured to cause the user's mobile device to perform operations comprising:

providing instructions to the user for capturing the check;

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generating a live video of the check in a field of view of the camera, the downloaded app causing the live video to be generated by controlling the camera through the software abstraction layer;

monitoring the live video of the check in the field of view of the camera with respect to at least one monitoring criterion;

determining that a video frame of the live video of the check satisfies the at least one monitoring criterion and then automatically capturing the video frame;

when the video frame of the live video of the check in the field of view of the camera is determined to satisfy the at least one monitoring criterion, providing feedback advising the user that the check has been captured;

using a wireless network, transmitting a digital image of the check from the user's mobile device and submitting the check for mobile check deposit in the bank after automatically capturing the video frame, wherein the digital image is the captured video frame or is based on the captured video frame; and

before the submitting, confirming that the mobile check deposit can go forward after optical character recognition is performed on the check, a magnetic ink character recognition (MICR) line on the check is recognized, and an amount payable on the check is validated;

performing image processing operations on the image of the check, the image processing operations including performing optical character recognition and verifying that the image of the check is acceptable for mobile check deposit, wherein the image of the check is the digital image transmitted by the user’s mobile device or is based on the digital image transmitted by the user’s mobile device; and

updating, by a computer, a balance of an account at a financial institution of the user to reflect an amount of funds associated with the check

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submitted for mobile check deposit by the user's mobile device, after the submitting the check for mobile check deposit in the bank, the confirming that the mobile check deposit can go forward, and the verifying that the image of the check is acceptable for mobile check deposit,

wherein the at least one monitoring criterion is a plurality of monitoring criteria based on two or more selected from a group consisting of light contrast, light brightness, check positioning, check dimensions, character spacing, skewing, warping, corner detection, edge detection, and magnetic ink character recognition (MICR) line detection.

29. (Original) The method of claim 28, wherein the plurality of monitoring criteria includes a criterion based on magnetic ink character recognition (MICR) line detection.

30. (Cancelled).

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REMARKS

Reconsideration of this application, as amended, is respectfully requested.

As an initial matter, Applicant notes with appreciation the Office's indication of allowable subject matter in claims 2-5, 10, 12-15, 19-22, and 27-29 if rewritten in independent form. *Office Action* dated August 30, 2024.

In order to expedite allowance of the subject matter indicated as allowable, claims 2, 3, 10, 12, 14, 15, 19, 20, 27, and 28 have been rewritten in independent form. Each of claims 4, 5, 13, 21, 22, and 29 depends from one of the claims that have been rewritten in independent form.

Claims 1, 6-9, 11, 16-18, 23-26, and 30 have been cancelled without prejudice or disclaimer, and without acceding to the rejections under 35 U.S.C. §§ 112 and 103, thereby rendering as moot the outstanding rejections.

Accordingly, the application is believed to be in condition for allowance, and a prompt Notice of Allowance is respectfully requested.

Should the Examiner believe that any further action is necessary to place this application in better form for allowance, the Examiner is invited to contact Applicant's representative at the telephone number listed below.

The absence of arguments addressing specific allegations in the outstanding Office Action is not intended to be an admission of the accuracy or appropriateness of such allegations.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12b | 32-10527) any additional fees under 37 C.F.R.

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§§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: September 4, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

Stephen T. Schreiner
Reg. No. 43,097

James T. Carmichael
Reg. No. 45,306

Carmichael IP, PLLC
Cust. No. 135533

chris@carmichaelip.com
703-646-9251

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UNITED STATES
PATENT AND TRADEMARK OFFICE

P.O. Box 1450
Alexandria, VA 22313 - 1450
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ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**09/04/2024 11:30:53 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	67048651	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 3

DOCUMENT		PAGES	DESCRIPTION	SIZE (KB)
2024-09-04_US-0691-12b_32-10527_Response-NFOA.pdf		23	-	176 KB
2024-09-04_US-0691-12b_32-10527_Response-NFOA-A....pdf	(1-1)	1	Amendment/Request for Reconsideration-After Non-Final Rejection	66 KB
2024-09-04_US-0691-12b_32-10527_Response-NFOA-CLM.pdf	(2-21)	20	Claims	123 KB
2024-09-04_US-0691-12b_32-10527_Response-NFOA-REM.pdf	(22-23)	2	Applicant Arguments/Remarks Made in an Amendment	61 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-09-04_US-0691-12b_32-10527_Response-NFOA.pdf	385151933DDC1F3B49338F1F15D783FCFF440D70EA20EA87192C5C3DFE50641EEB24F7E7EB12535E9418BD2E9C3E79F9FB4D26C8D8978E2D5BC3B25D1F3FEB35
2024-09-04_US-0691-12b_32-10527_Response-NFOA-A....pdf	CF00C87AAB15335CE921B15AE149323D0103658EF943E4D5331DE813130CD965B324F52D867B8E880867857916D66BAE2A506A59285605FD0DA31D2616D59F5A
2024-09-04_US-0691-12b_32-10527_Response-NFOA-CLM.pdf	3764632D9102531554EE2F84A025641F1672783EAC4254D6B83FFF91E72F035EAEEA88DA7576ED9E8C019709DBE59C1A3BAD0EAB994980E4B93A2F1A5EE14992
2024-09-04_US-0691-12b_32-10527_Response-NFOA-REM.pdf	77DF1B67448254EF74FA5DCA5FCDE44611AC1ED38AD0FF84DE0279B145CA3B58883785727F4ECAE3078C7F098B36F33A0FFA0B0DC603533954F2D0D302D62CCB

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

PTO/SB/08a (01-22)
Approved for use through 05/31/2024. OMB 0651-0031
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593856
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	1	U.S. Provisional Application No. 61/022,279, dated January 18, 2008, (cited in IPR2020-00090, US Patent No. 9,177,197), 35 pgs.	☐
	2	USAA's Objections to Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, filed in Civil Action No. 2:18-CV-245, dated June 27, 2019, 6 pgs.	☐
	3	USAA's Objections To Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated August 12, 2019, 10 pgs.	☐
	4	USAA's Opening Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 17, 2019, 670 pgs.	☐
	5	USAA's Opening Claim Construction Brief, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated April 11, 2019, 32 pgs.	☐
	6	USAA's Reply Claim Construction Brief, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated May 2, 2019, 227 pgs.	☐
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	Application Number	18593856
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

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	20	Wells Fargo Commercial, "Remote Deposit", www.wellsfargo.com/com/treasury mgmtlireceivables/electronic/remote deposit, Copyright 2008 (1 pg).	☐
	21	Wells Fargo's Objections to Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, filed in Civil Action No. 2:18-CV-245, dated June 27, 2019, 7 pgs.	☐
	22	Wells Fargo's Objections To Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated August 12, 2019, 7 pgs.	☐

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EXAMINER SIGNATURE

Examiner Signature		Date Considered	

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[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,856 Examiner: William E. Rankins

Filed: March 1, 2024 Confirmation No.: 5025

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

TRANSMITTAL OF INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

Pursuant to 37 C.F.R. § 1.56, and without any assertion as to materiality or prior art effect, the documents listed on the forms PTO/SB/08a submitted herewith are hereby cited. No aspect of this submission constitutes a disclaimer of claim scope. The submission of this information disclosure statement is not an admission that any item cited herein is prior art as to the claimed invention or that any item cited herein is material to patentability.

In accordance with § 1.98(d), copies of documents that were previously submitted to, or cited by, the Office in prior U.S. Appln. Nos. 17/161,235, 16/712,182, 16/280,455, 15/792,966, 15/392,950, 13/922,686, and 12/545,127, to which the present application claims the benefit under 35 U.S.C. § 120, are not provided herewith.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12b | 32-10527) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in

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Fifth Third Bank v. USAA
IPR2026-00277, Page 222 of 713

connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: September 8, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

Stephen T. Schreiner
Reg. No. 43,097

James T. Carmichael
Reg. No. 45,306

Carmichael IP, PLLC
Cust. No. 135533

chris@carmichaelip.com
703-646-9251

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Fifth Third Bank v. USAA
IPR2026-00277, Page 223 of 713

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	1	Nixon, Julie et al., "Fiserv Research Finds Banks are Interested in Offering Mobile Deposit Capture as an," Fiserv, Inc. Brookfield, Wis., (Business Wire), (02/20/2009), 2 pgs.	☐
	2	Nokia N90 Phone Features, 2005, 4 pgs.	☐
	3	Nokia N90 Review Digital Trends, dated February 11, 2019, obtained from the internet at: https://www.digitaltrends.com/cell-phone-reviews/nokia-n90-review/, 11 pgs.	☐
	4	Nokia N90 User Guide, 2005, 132 pgs.	☐
	5	Nokia N95 8GB User Guide, copyright 2009, (from the Wells Fargo Bank, N.A. IPR2019-00815, filed on March 20, 2019), Part 1 of 3, 67 pgs.	☐
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	8	Nokia N95 8GB User Guide, copyright 2009, located on the Internet at: https://www.nokia.com/en_int/phones/sites/default/files/user-guides/Nokia_N95_8GB_Extended_UG_en.pdf (excerpts attached as Exhibit 9 from the Defendant Wells Fargo Bank, N.A.'s Answer dat4ed August 14, 2018), 77 pgs.	☐
	9	Notice of Allowance from corresponding U.S. Appln No. 12/545,127 dated January 17, 2013 (7 pgs).	☐
	10	Notice of Allowance from corresponding U.S. Appln No. 12/545,127 dated October 15, 2014 (24 pgs).	☐
	11	Office Action dated October 9, 2013 from corresponding U.S. Appln No. 12/545,127 (7 pgs).	☐

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	12	Office Action from corresponding U.S. Appln No. 12/545,127 dated April 9, 2014 (6 pgs).	☐
	13	Online Deposit: Frequently Asked Questions, http://www.depositnow.com/faq.html, Copyright 2008 (1 pg).	☐
	14	Onlinecheck.com/Merchant Advisors, "Real-Time Check Debit", Merchant Advisors: Retail Check Processing Check Conversion, http://www.onlinecheck/wach/rcareal.htm, Cited in patent no. 7,900,822, as dated 2006 (3 pgs)	☐
	15	Oxley, Michael G., from committee on Financial Services; "Check Clearing For The 21st Century Act", 108th Congress, 1st Session House of Representatives report 108-132, June 2003 (20 pgs)	☐
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	22	Parikh, T., "Mobile Phones and Paper Documents: Evaluating a New Approach for Capturing Microfinance Data in Rural India", CHI 2006 Proceedings, 2006, 10 pgs.	☐

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	23	Parikh, T., "Using Mobile Phones for Secure, Distributed Document Processing in the Developing World", IEE Persuasive Computing, Vol. 4, No. 2, 2005, 9 pgs.	☐
	24	Parties' P.R.4-5(D) Joint Claim Construction Chart, filed in Civil Action No. 2:18-CV-245, dated June 14, 2019, 28 pgs.	☐
	25	Parties' P.R. 4-5(D) Joint Claim Construction Chart, filed in Civil Action No. 2.18-CV-366, dated June 18, 2019, 27 pgs.	☐
	26	Parties' P.R. 4-5(D) Joint Claim Construction Chart, United Services Automobile Association v. Wells Fargo Bank, N. A., Civil Action No. 2:18-cv-245, dated May 9, 2019, 25 pgs.	☐
	27	Patel, Kunur, "How Mobile Technology is Changing Banking's Future" AdAge, September 21, 2009, 4 pages	☐
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	29	Patent Disclaimer for US Patent No, 8,699,779, filed on March 4, 2019, 2 pgs.	☐
	30	Patent Disclaimer for US Patent No, 8,977,571, filed on February 20, 2019, 2 pgs.	☐
	31	Patent Disclaimer for US Patent No, 9,336,517, filed on March 4, 2019, 2 pgs.	☐
	32	Patent Disclaimer for US Patent No, 9,818,090, filed on February 20, 2019, 2 pgs.	☐
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	34	Pbmplus — image file format conversion package, retrieved from https://web.archive.org/web/20040202224728/https://www.acme.com/software/pbmplus/	☐
	35	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-18 of Patent 10,621,559, dated July 21, 2021, IPR2021-01076, 111 pages	☐
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	41	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 8,977,571, dated November 8, 2018, 95 pgs.	☐
	42	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 9,336,517, dated November 8, 2018, 98 pgs.	☐
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	45	Plaintiff and Counterclaim Defendant's Answer to Defendant and Counterclaims Plaintiff's Amended Answer, Affirmative Defenses, & Counterclaims, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated April 26, 2019, 18 pgs.	☐
	46	Plaintiff and Counterclaim Defendant's Answer to Defendant and Counterclaims Plaintiff's Amended Answer, Affirmative Defenses, & Counterclaims, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated March 21, 2019, 36 pgs.	☐
	47	Plaintiff's Notice of Decision Denying Institution of Covered Business Method Patent Review, filed in Civil Action No. 2:18-CV-245, dated May 15, 2019, 36 pgs.	☐
	48	Plaintiff's Notice of Decisions Denying Institution of Covered Business Method Patent Review, filed in Civil Action No. 2:18-CV-245, dated June 6, 2019, 61 pgs.	☐
	49	Plaintiff's Notice of Filing Claim Construction Presentation, filed in Civil Action No. 2:18-CV-245, dated May 23, 2019, 106 pgs.	☐
	50	PNC Bank to Offer Ease of Online Deposit Service Integrated QuickBooks to Small Business", RemoteDepositCapture.com, July 24, 2006, 2 pgs.	☐

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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	1	POP, ARC and BOC-A Comparison, Federal Reserve Banks, at 1 (Jan. 7, 2009) available on the Internet at: https://web.archive.org/web/20090107101808/https://www.frbservices.org/files/eventseducation/pdf/pop_arc_boc_comparison.pdf (attached as Exhibit 13 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 3 pgs.	☐
	2	Provisional patent application filed by Wells Fargo Bank, dated January 29, 2008, 134 pgs.	☐
	3	Public Law 108-100, 108 Congress; "An Act Check Clearing For the 21st Century Act", October 28, 2003, 117 STAT. 1177 (18 pgs)	☐
	4	Quinn and Roberds, The Evolution of the Check as a Means of Payment: A Historical Survey, Federal Reserve Bank of Atlanta, Economic Review, 2008, 30 pgs.	☐
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	6	Readdle, Why Scanner Pro is Way Better Than Your Camera? (June 27, 2016) retrieved from https://readdle.com/blog/why-scanner-pro-is-way-better-than-your-camera	☐
	7	Remote Deposit Capture Basic Requirements, dated August 22, 2009, 1 pg.	☐
	8	Remote Deposit Capture.com Scanner Matrix, dated October 21, 2011, 3 pgs.	☐
	9	Remotedepositcapture, URL:www.remotedepositcapture.com, Cited in patent no. 7,900,822, as dated 2006 (5 pgs)	☐
	10	RemoteDepositCapture.com, "PNC Bank to Offer Ease of Online Deposit Service Integrated with QuickBooks to Small Businesses", Remote Deposit Capture News Articles from July 24, 2006, (2 pgs)	☐
	11	RemoteDepositCapture.com, Remote Deposit Capture News Articles from July 6, 2006, "BankServ Announces New Remote Deposit Product Integrated with QuickBooks" (3 pgs)	☐

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	12	Remotedepsitcapture.com, LLC, "Remote Deposit Capture Overview," ROC Overview, http://remotedepositcapture.com/overview/RDC_overview.htm, Cited in patent no. 7,900,822, as dated 3/12/2007 (4 pgs)	☐
	13	Richey, J. C. et al., "EE 4530 Check Imaging," Nov. 18, 2008 (10 pgs).	☐
	14	Ritzer, J.R. "Hinky Dinky helped spearhead POS, remote banking movement", Bank Systems and Equipment, vol. 21, no. 12, Dec. 1984 (1 pg)	☐
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	16	Rockwell, The Megapixel Myth, KenRickwell.com, 2008, located on the Internet at: http://kenrockwell.com/tech/mpmyth.htm, 6 pgs.	☐
	17	Rohs, M. et al., "A Conceptual Framework for Camera Phone-based Interaction Techniques", in PERVASIVE COMPUTING, Berlin Heidelberg, 2005, pp 171-189.	☐
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	21	SCH-i910 Portable Dualmode Smartphone User Guide by Samsung, Copyright 2009 Samsung Electronics Canada, downloadable from www.manualslib.com, 168 pgs.	☐
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	23	Sechrest, Stuart et al., "Windows XP Performance", Microsoft, dated 6/1/2001, 20 pgs.	☐
	24	Shah, Moore's Law, Continuous Everywhere But Differentiable Nowhere, February 12, 2009, located on the Internet at: http://samjshah.com/2009/02/24/moores-law/, 5 pgs,	☐
	25	Shelby, Hon. Richard C. (Committee on Banking, Housing and Urban Affairs); "Check Truncation Act of 2003", calendar no. 168, 108th Congress, 1st Session Senate report 108-79, June 2003 (27 pgs)	☐
	26	Sing Li & Jonathan Knudsen, Beginning J2ME: From Novice to Professional, Third Edition (2005), ISBN (pbk): 1-59059-479-7, 468 pages	☐
	27	SONY Digital Camera User's Guide/Trouble Shooting Operating Instructions, copyright 2005, located on the Internet at: https://www.sony.co.uk/electronics/support/res/manuals/2654/26544941M.pdf (attached as Exhibit 3 from the Defendant Wells Fargo Bank N.A.'s Answer dated August 14, 2018), 136 pgs.	☐
	28	Sony Ericsson K800i - Product Overview, 2006, 2 pgs.	☐
	29	Sony Ericsson K800i, User Manual, Part 1, 2006, 98 pgs.	☐
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	31	Spencer, Harvey, "Controlling Image Quality at the Point of Capture" Check 21, Digital Check Corporation & HSA 2004	☐
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	33	Sprint PCS Vision Picture Phone, PM-8920 by Audiovox, User's Manual, Part 1, 2004, 103 pgs.	☐

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	34	Sprint PCS Vision Picture Phone, PM-8920 by Audiovox, User's Manual, Part 2, 2004, 103 pgs.	☐
	35	Sumits, Major Mobile Milestones — The Last 15 Years, and the Next Five, Cisco Blogs, February 3, 2016, located on the Internet at: https://blogs.cisco.com/sp/mobile-vni-major-mobile-milestones-the-last-15-years-and-the-next-five, 12 pgs.	☐
	36	Teixeira, D., "Comment: Time to Overhaul Deposit Processing Systems," American Banker, Dec. 10, 1998, Vol. 163, No. 235, p. 15 (3 pgs).	☐
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	43	U.S. App. No. 13/922,686, Office Action mailed October 16, 2013, 30 pages.	☐
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	45	U.S. Patent App. No. 12/545,127, Office Action dated April 4, 2012, 21 pages.	☐
	46	U.S. Patent App. No. 12/545,127, Office Action dated November 8, 2011, 7 pages.	☐
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	48	U.S. Patent App. No. 12/549,443, Applicant's Office Action Response dated August 28, 2012, 11 pages.	☐
	49	U.S. Patent App. No. 12/549,443, Office Action dated May 8, 2012, 9 pages.	☐
	50	U.S. Patent App. No. 13/922,686, Office Action dated April 25, 2014, 50 pages.	☐

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APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**09/08/2024 09:16:45 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	67088904	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 14

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
2024-09-08_US-0691-12b_32-10527_IDS-Transmittal.pdf	2	Transmittal Letter	57 KB
2024-09-07_US-0691-12b_32-10527_IDS_1_OF_12.pdf	37	Information Disclosure Statement (IDS) Form (SB08)	1341 KB
2024-09-07_US-0691-12b_32-10527_IDS_2_OF_12.pdf	35	Information Disclosure Statement (IDS) Form (SB08)	1339 KB
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2024-09-07_US-0691-12b_32-10527_IDS_6_OF_12.pdf	8	Information Disclosure Statement (IDS) Form (SB08)	1333 KB
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2024-09-07_US-0691-12b_32-10527_IDS_10_OF_12.pdf	8	Information Disclosure Statement (IDS) Form (SB08)	1334 KB
2024-09-07_US-0691-12b_32-10527_IDS_11_OF_12.pdf	8	Information Disclosure Statement (IDS) Form (SB08)	1335 KB
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2024-09-08_US-0691-12b_32-10527_IDS.pdf	20	Information Disclosure Statement (IDS) Form (SB08)	1337 KB

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DOCUMENT	MESSAGE DIGEST(SHA-512)
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10527_IDS_2_OF_12.pdf	D674B3B55536B7847A3EEE0D04AC2209AD73BFBD7309C47A51D415920D2EC8C5A44C4B190D2F3CC
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If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement

Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

U.S.PATENTS Remove

Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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	48	About Network Servers, GlobalSpec (retrieved from https://web.archive.org/web/20051019130842/http://globalspec.com:80/LearnMore/Networking_Communication_Equipment/Networking_Equipment/Network_Servers ("GlobalSpec")	☐
	49	Accredited Standards Committee Technical Report TR 33-2006, dated August 28, 2006, 75 pgs.	☐
	50	Affinity Federal Credit Union, "Affinity Announces Online Deposit," August 4, 2005 (1 pg)	☐

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Examiner Signature		Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	7204412	B2	2007-04-17	Foss, Jr.	
	2	7207478	B1	2007-04-24	Blackson et al.	
	3	7216106	B1	2007-05-08	Buchanan et al.	
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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
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(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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	1	Herley, Cormac, "Recursive Method To Extract Rectangular Objects From Scans", Microsoft Research, October 2003, 4 pgs.	☐
	2	Heron, Advanced Encryption Standard (AES), 12 Network Security 8 (2009)	☐
	3	Higgins, Ray et al., "Working With Image Cash Letters (ISLs) X9.37, 180 or 187 files", All My Papers, 2009, 36 pgs.	☐
	4	Hildebrand, C. et al., "Electronic Money," Oracle, http://www.oracle.com/oramag/profit/05-feb/p15financial.html, 2005, downloaded October 18, 2006 (5 pgs).	☐
	5	Hill, S., "From J-Phone to Lumina 1020: A complete history of the camera phone", Digital Trends, 2020, 9 pgs.	☐
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	7	Hillebrand, G., "Questions and Answers About the Check Clearing for the 21st Century Act, 'Check 21,'' ConsumersUnion.org, http://www.consumersunion.org/finance/ckclear1002.htm, July 27, 2004, downloaded October 18, 2006 (6 pgs).	☐
	8	Hoffman, J., "Before there Were Smartphones, There was I-Mode", 1999, 5 pgs.	☐
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	12	Immich et al., Performance Analylsis of Five Interprocess CommunicAtion Mechanisms Across UNIX Operating Systems, 68 J. Syss. & Software 27 (2003)	☐
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	17	iPhone Application Programming Guide Device Support, dated April 26, 2009, 7 pgs.	☐
	18	iPhone Store Downloads Top 10 Million in First Weekend, July 14, 2008, located on the Internet at: http://www.apple.com/newsroom/2008/07/14iPhone-App-Stire-Downloads-Top-10 Million-in-First-Weekend, 3 pgs.	☐
	19	IPR2019-00815 Patent No. 9,818,090, Decision Denying Institution of Inter Parties Review, dated August 26, 2019, 28 pgs.	☐
	20	IPR2019-00815 Patent No. 9,818,090, Declaration of Peter Alexander, PhD. as filed in the IPR on March 20, 2019, 99 pgs.	☐
	21	IPR2019-00815 Patent No. 9,818,090, Exhibit B Proposed Claim Constructions for the '571, '090, '779 and '517 Patents, filed on 2/28/19, 10 pgs,	☐
	22	IPR2019-00815 Patent No. 9,818,090, Notice of Filing Date Accorded to Petition and Time for Filing Patent Owner Preliminary Response, dated March 27, 2019, 5 pgs.	☐

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	23	IPR2019-00815 Patent No. 9,818,090, Petition For Inter Parties Review of Claims 1-19 of U.S. Patent No. 9,818,090, dated March 20, 2019, 56 pgs.	☐
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	25	IPR2019-00815 Patent No. 9,818,090, Petitioner's Supplementai Exhibit List, dated August 1, 2019, 5 pgs.	☐
	26	IPR2019-00815 Patent No. 9,818,090, United Services Automobile Association ('USAA')'s Sur-Reply In Support of Patent Owner Preliminary Response, dated August 8, 2019, 8 pgs.	☐
	27	IPR2019-00815, Declaration of Matthew A. Calman in Support of Patent Owner Preliminary Response, dated June 27, 2019, 25 pgs.	☐
	28	IPR2019-00815, Federal Reserve Financial Services Retired: DSTU X9.37-2003, Specifications for Electronic Exchange of Check and Image Data, Copyright 2006 by Accredited Standards Committee X9, Inc., dated March 31, 2003, 157 pgs.	☐
	29	IPR2019-00815, Invalidity Chart, uploaded on June 27, 2019, 94 pgs.	☐
	30	IPR2019-00815, Supplemental Invalidity Chart, dated on June 27, 2019, 16 pgs.	☐
	31	IPR2019-00815, United Services Automobile Association ("USAA")'s Patent Owner Preliminary Response, dated June 27, 2019, 66 pgs.	☐
	32	IPR2019-01081 — US 9,336,517 B1, Decision Granting Institution of Inter Partes Review 35 U.S.C. § 314; 37 C.F.R. § 42.4, dated January 13, 2020, 60 pgs.	☐
	33	IPR2019-01081 Patent No. 9,336,517, Petition for Infer Partes Review of Claims 1, 5-10, 12-14, 17-20 of US Patent No. 9,336,517, dated June 5, 2019, 78 pgs.	☐

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	34	IPR2019-01081, Declaration of Peter Alexander, Ph.D, dated June 5, 2019, 135 pgs.	☐
	35	IPR2019-01082 — US 8,977,571 B1, Decision Granting Institution of Inter Partes Review 35 U.S.C. § 314; 37 C.F.R. § 42.4, dated December 13, 2019, 56 pgs.	☐
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	40	IPR2020-00882 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 9,818,090, dated April 30, 2020, 102 pgs.	☐
	41	IPR2020-00975 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 8,977,571 dated May 22, 2020, 96 pgs.	☐
	42	IPR2020-00976 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 8,699,779, dated May 22, 2020, 87 pgs.	☐
	43	IPR2020-01101 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 9,336,517, dated June 12, 2020, 91 pgs.	☐
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	45	IPR2022-00050 filed October 22, 2021 on behalf of PNC Bank N.A., 126 pages	☐
	46	IPR2022-00075 filed November 5, 2021 on behalf of PNC Bank N.A., 90 pages	☐
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	49	JBC, "What is a MICR Line?," eHow.com, retrieved from http://www.ehow.com/about_4684793_what-micr-line.html on May 4, 2009 (2 pgs).	☐
	50	Jeffrey M. Lacker, Payment System Disruptions and the Federal Reserve Following September 11, 2001, The Federal Reserve Bank of Richmond, (Dec. 23, 2003) (attached as Exhibit 19 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 55 pgs.	☐

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CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
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Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	67088904	AUTHORIZED BY	-
CUSTOMER #	197306	FILING DATE	03/01/2024
CORRESPONDENCE ADDRESS	-	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.

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DA / 504184	**E202498L17249404**	**Christopher Abidin**

PRE-AUTHORIZED ACCOUNT	PRE-AUTHORIZED CATEGORY
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	2	20020152161	A1	2002-10-17	Aoike, Tsutomu	
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	18	20030018897	A1	2003-01-23	Bellis, Donald JR. et al.	
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	29	20030078883	A1	2003-04-24	Stewart, Whitney Hilton et al.	
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	42	20030159046	A1	2003-08-21	Choi, Jong Uk et al.	
	43	20030167225	A1	2003-09-04	Adams, Robert Lee	
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	51	20030213841	A1	2003-11-20	Josephson, Stanley M. et al.	
	52	20030217005	A1	2003-11-20	Drummond, Jay Paul et al.	
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	54	20030225705	A1	2003-12-04	Park, Gregory Ernest et al.	
	55	20030231285	A1	2003-12-18	Ferguson, R. Daniel	
	56	20030233278	A1	2003-12-18	Marshall, T. Thaddeus	
	57	20030233318	A1	2003-12-18	King, Douglas W. et al.	
	58	20040010466	A1	2004-01-15	Anderson, David F.	
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	60	20040012496	A1	2004-01-22	De Souza, Kenneth G. et al.	

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	62	20040017482	A1	2004-01-29	Weitman, Jacob	
	63	20040024626	A1	2004-02-05	Bruijning, Jeroen	
	64	20040024708	A1	2004-02-05	Masuda, Kazuo et al.	
	65	20040029591	A1	2004-02-12	Chapman, Peter William et al.	
	66	20040030741	A1	2004-02-12	Wolton, Richard Ernest et al.	
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	73	20040071333	A1	2004-04-15	Douglas, Donald J. et al.	
	74	20040075754	A1	2004-04-22	Nakajima, Yasumasa et al.	
	75	20040076320	A1	2004-04-22	Downs, Charles H. JR.	
	76	20040078299	A1	2004-04-22	Down-Logan, Kathleen et al.	
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	78	20040089711	A1	2004-05-13	Sandru, Calin A.	
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	84	20040110975	A1	2004-06-10	Osinski, Piotr et al.	
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	87	20040133511	A1	2004-07-08	Smith, Merrill Brooks et al.	
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	95	20040201741	A1	2004-10-14	Ban, Shinichi	
	96	20040202349	A1	2004-10-14	Erol, Berna et al.	
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	99	20040210523	A1	2004-10-21	Gains, Cathy et al.	
	100	20040217170	A1	2004-11-04	Takiguchi, Yuji et al.	
	101	20040228277	A1	2004-11-18	Williams, Christopher Pierce	
	102	20040236647	A1	2004-11-25	Acharya, Ravi	
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	106	20040245324	A1	2004-12-09	Chen, Cheng-Sung	
	107	20040247199	A1	2004-12-09	Murai, Kiyoaki et al.	
	108	20040248600	A1	2004-12-09	Kim, Duk-Soo	
	109	20040252679	A1	2004-12-16	Williams, Tim et al.	
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	117	20050021466	A1	2005-01-27	Buchanan, Danne L. et al.	
	118	20050030388	A1	2005-02-10	Stavely, Donald J. et al.	
	119	20050033645	A1	2005-02-10	Duphily, Michele R.	
	120	20050033685	A1	2005-02-10	Reyes, Thomas D.	
	121	20050033690	A1	2005-02-10	Antognini, Walter Gerard et al.	
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	124	20050035193	A1	2005-02-17	Gustin, Robin Haley et al.	
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	130	20050071283	A1	2005-03-31	Randle, William M. et al.	
	131	20050075969	A1	2005-04-07	Nielson, David F. et al.	
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	133	20050078336	A1	2005-04-14	Ferlitsch, Andrew Rodney	
	134	20050080725	A1	2005-04-14	Pick, Elizabeth Jane	
	135	20050082364	A1	2005-04-21	Alvarez, David R. et al.	
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	139	20050096992	A1	2005-05-05	Geisel, Brian R. et al.	
	140	20050097019	A1	2005-05-05	Jacobs, Ronald F.	
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	142	20050097050	A1	2005-05-05	Orcutt, Laura Lee	
	143	20050100216	A1	2005-05-12	Myers, Gregory et al.	
	144	20050108164	A1	2005-05-19	Salafia, Louis V. III et al.	
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	146	20050115110	A1	2005-06-02	Dinkins, Howard J.	
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	150	20050131820	A1	2005-06-16	Rodriguez, Herman et al.	
	151	20050143136	A1	2005-06-30	Lev, Tvsi et al.	
	152	20050144131	A1	2005-06-30	Aziz, Andy S.	
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	154	20050157174	A1	2005-07-21	Kitamura, Kazuo et al.	
	155	20050168566	A1	2005-08-04	Tada, Naoki et al.	
	156	20050171899	A1	2005-08-04	Dunn, John P. et al.	
	157	20050171907	A1	2005-08-04	Lewis, John M.	
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	161	20050188306	A1	2005-08-25	Mackenzie, Andrew	
	162	20050198364	A1	2005-09-08	Val, David del et al.	
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	166	20050216409	A1	2005-09-29	McMonagle, Patrick S. et al.	
	167	20050220324	A1	2005-10-06	Klein, Robert D. et al.	
	168	20050228733	A1	2005-10-13	Bent, Bruce et al.	
	169	20050238257	A1	2005-10-27	Kaneda, Kitahiro et al.	
	170	20050252955	A1	2005-11-17	Sugai, Kiyoshi et al.	

	171	20050267843	A1	2005-12-01	Acharya, Ravi V. et al.	
	172	20050268107	A1	2005-12-01	Harris, William H. et al.	
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	174	20050273368	A1	2005-12-08	Hutten, Bruce Van et al.	
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	195	20060053056	A1	2006-03-09	Alspach-Goss et al.	
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	228	20060214940	A1	2006-09-28	Kinoshita et al.	
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	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
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	Attorney Docket Number	US-0691.12b | 32-10527

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Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these record s.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

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6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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	1	Claims as filed on June 15, 2016 for U.S. Appln No. 15/183,461 (36 pgs).	☐
	2	Claims as filed on June 20, 2013 for U.S. Appln No. 13/922,686 (7 pgs).	☐
	3	Claims as filed on June 9, 2014 for U.S. Appln No. 14/299,456 (36 pgs).	☐
	4	Claims as filed on March 15, 2007 for U.S. Appln No. 11/686,925 (5 pgs).	☐
	5	Claims as filed on March 20, 2014 for U.S. Appln No. 14/220,799 (1 pg).	☐
	6	Claims as filed on March 23, 2017 for U.S. Appln No. 15/467,167 (4 pgs).	☐
	7	Claims as filed on March 25, 2014 for U.S. Appln No. 14/224,944 (4 pgs).	☐
	8	Claims as filed on March 25, 2014 for U.S. Appln No. 14/225,090 (1 pg).	☐
	9	Claims as filed on March 3, 2014 for U.S. Appln No. 14/195,482 (4 pgs).	☐
	10	Claims as filed on May 10, 2007 for U.S. Appln No. 11/747,223 (4 pgs).	☐
	11	Claims as filed on May 18, 2011 for U.S. Appln No. 13/110,077 (9 pgs).	☐

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	12	Claims as filed on May 2, 2011 for U.S. Appln No. 13/098,566 (10 pgs).	☐
	13	Claims as filed on November 20, 2012 for U.S. Appln No. 13/682,268 (4 pgs).	☐
	14	Claims as filed on November 23, 2016 for U.S. Appln No. 15/360,738 (3 pgs).	☐
	15	Claims as filed on November 25, 2015 for U.S. Appln No. 14/952,625 (1 pg).	☐
	16	Claims as filed on November 7, 2016 for U.S. Appln No. 15/345,190 (5 pgs).	☐
	17	Claims as filed on October 09, 2015 for U.S. Appln No. 14/879,868 (4 pgs).	☐
	18	Claims as filed on October 16, 2014 for U.S. Appln No. 14/516,335 (4 pgs).	☐
	19	Claims as filed on October 16, 2014 for U.S. Appln No. 14/516,350 (4 pgs).	☐
	20	Claims as filed on October 16, 2014 for U.S. Appln No. 14/516,364 (4 pgs).	☐
	21	Claims as filed on October 2, 2017 for U.S. Appln No. 15/722,836 (4 pgs).	☐
	22	Claims as filed on October 23, 2007 for U.S. Appln No. 11/877,382 (6 pgs).	☐

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	23	Claims as filed on October 24, 2008 for U.S. Appln No. 12/257,471 (4 pgs).	☐
	24	Claims as filed on October 31, 2006 for U.S. Appln No. 11/590,963 (3 pgs).	☐
	25	Claims as filed on October 31, 2006 for U.S. Appln No. 11/590,995 (3 pgs).	☐
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	28	Claims as filed on October 8, 2007 for U.S. Appln No. 11/868,878 (4 pgs).	☐
	29	Claims as filed on September 14, 2012 for U.S. Appln No. 13/619,026 (3 pgs).	☐
	30	Claims as filed on September 2, 2008 for U.S. Appln No. 12/202,781 (4 pgs).	☐
	31	Claims as filed on September 8, 2008 for U.S. Appln No. 12/206,001 (3 pgs).	☐
	32	Claims as filed on September 8, 2008 for U.S. Appln No. 12/206,007 (3 pgs).	☐
	33	Claims as filed September 19, 2017 for U.S. Appln No. 15/709,071 (1 pgs).	☐

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	34	Claims as filed September 19, 2017 for U.S. Appln No. 15/709,126 (1 pgs).	☐
	35	Claims as filed September 19, 2017 for U.S. Appln No. 15/709,143 (1 pgs).	☐
	36	Claims as filed September 8, 2014 for U.S. Appln No. 14/479,478 (5 pgs).	☐
	37	CNN.com/technology, "Scan, deposit checks from home", www.cnn.com/2008ITECH/biztech/02/07/check.scanning.ap/index.html, February 7,2008 (3 pgs).	☐
	38	Constanzo, Chris, "Remote Check Deposit: Wells Captures A New Checking Twist", Bank Technology News Article — May 2005, www.americanbanker.com/btn_article.html?id=20050502YQ50FSYG (2 pgs)	☐
	39	Consumer Assistance & Information — Check 21, https://www.fdic.gov/consumers/assistance/protection/check21.html (FDIC)	☐
	40	Craig Varearn, "Image Deposit Solutions" Emerging Solutions for More Efficient Check Processing", November 2005, 16 pages.	☐
	41	Craig, Ben, "Resisting Electronic Payment Systems: Burning Down the House?", Federal Reserve Bank of Cleveland, July 1999 (4 pgs)	☐
	42	Creativepaymentsolutions.com, "Creative Payment Solutions - Websolution," www.creativepaymentsolution.com/cps/financialservices/websolution/default.html, Copyright 2008, Creative Payment Solutions, Inc. (1 pg).	☐
	43	Credit Union Journal, "AFCU Averaging 80 DepositHome Transactions Per Day", Credit Union Journal, August 15, 2005 (1 pg)	☐
	44	Credit Union Journal, "The Ramifications of Remote Deposit Capture Success", www.cuiournal.com/orintthis.html?id=20080411 EODZT57G, April 14, 2008 (1 pg).	☐

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	45	Credit Union Management, "When You wish Upon an Imaging System...the Right Selection Process can be the Shining Star," Credit Union Management, August 1993, printed from the internet at , on October 19, 2013 (11 pgs).	☐
	46	David B. Humphrey & Robert Hunt, Getting Rid of Paper: Savings From Check 21, Working Paper No. 12-12, Research Department, Federal Reserve Bank of Philadelphia, (May 2012), available on the Internet at: https:// philadelphiafed.org/-/media/research-and-data/publications/working-papers/2012/wp12-12.pdf (attached as Exhibit 14 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 29 pgs.	☐
	47	DCU Member's Monthly - January 2008, "PC Deposit - Deposit Checks from Home!", http://www. mycreditunionnewsletter.com/dcu/01 08/page1.html, Copyright 2008 Digital Federal Credit Union (2 pgs).	☐
	48	De Jesus, A. et al., "Distributed Check Processing in a Check 21 Environment: An educational overview of the opportunities and challenges associated with implementing distributed check imaging and processing solutions," Panini, 2004, pp 1-22.	☐
	49	De Jesus, Angie et al., "Distributed Check Processing In a Check 21 Environment", dated November, 2004, 22 pgs.	☐
	50	De Queiroz, Ricardo et al., "Mixed Raster Content (MRC) Model for Compound Image Compression", 1998 (14 pgs)	☐

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	1	Debello, James et al., "RDM and Mitek Systems to Provide Mobile Check Deposit," Mitek Systems, Inc., San Diego, California and Waterloo, Ontario, ARIA nnn (02/24/2009), 2 pgs.	☐
	2	Declaration of Peter Alexander, Ph.D., CBM2019-0004, November 8, 2018, 180 pgs.	☐
	3	Defendant Wells Fargo Bank, N.A.'s Amended Answer, Affirmative Defenses, and Counterclaims to Plaintiff's Complaint, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated April 12, 2019, 32 pgs.	☐
	4	Defendant Wells Fargo Bank, N.A.'s Answer, Affirmative Defenses, and Counterclaims to Plaintiffs Complaint, dated August 14, 2018, 64 pgs.	☐
	5	Defendant Wells Fargo Bank, N.A.'s Second Amended Answer, Affirmative Defenses, and Counterclaims To Plaintiffs Amended Complaint, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated August 1, 2019, 72 pgs.	☐
	6	Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated June 24, 2019, 28 pgs.	☐
	7	Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 31, 2019, 111 pgs.	☐
	8	Defendant's Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 31, 2019, 28 pgs.	☐
	9	DeYoung, Robert; "The Financial Performance of Pure Play Internet Banks"; Federal Reserve Bank of Chicago Economic Perspectives; 2001; pages 60-75; Vol. 25, No. 1 (16pgs)	☐
	10	Dhandra, B.V. et al., "Skew Detection in Binary Image Documents Based on Image Dilation and Region labeling Approach", IEEE, The 18th International Conference on pattern Recognition (ICPR'06), 2006, 4 pgs.	☐
	11	Dias, Danilo et al., "A Model for the Electronic Representation of Bank Checks", Brasilia Univ. Oct. 2006 (5 pgs)	☐

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	12	Digital Transactions News, "An ACH-Image Proposal For Check Roils Banks and Networks" 5/26/2006 (3 pgs)	☐
	13	Dinan, R.F. et al., "Image Plus High Performance Transaction System", IBM Systems Journal, 1990 vol. 29, No. 3 (14 pgs)	☐
	14	Doermann, D. et al., "The function of documents", Image and Vision Computing, Vol. 16, 1998, pp 799-814.	☐
	15	Doermann, David et al., "Progress in Camera-Based Document Image Analysis," Proceedings of the Seventh International Conference on Document Analysis and Recognition (ICDAR 2003) 0-7695-1960-1/03, 2003 IEEE (11 pages).	☐
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	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	45	Claims as filed on January 31, 2011 for U.S. Appln No. 13/017,865 (11 pgs).	☐
	46	Claims as filed on July 19, 2017 for U.S. Appln No. 15/654,497 (1 pg).	☐
	47	Claims as filed on July 28, 2017 for U.S. Appln No. 15/663,284 (6 pgs).	☐
	48	Claims as filed on July 28, 2017 for U.S. Appln No. 15/663,305 (6 pgs).	☐
	49	Claims as filed on June 12, 2015 for U.S. Appln No. 14/738,340 (4 pgs).	☐
	50	Claims as filed on June 13, 2012 for U.S. Appln No. 13/495,971 (36 pgs).	☐

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Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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	3	Jung et al, "Rectangle Detection based on a Windowed Hough Transform", IEEE Xplore, 2004, 8 pgs.	☐
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*		Document Number Country Code-Number-Kind Code	Date YYYY-MM-DD	Name	CPC Classification	US Classification
*	A	US-10504185-B1	2019-12-10	Buentello; Andre Rene	G06Q40/06	1/1
*	B	US-20210360149-A1	2021-11-18	Mukul; Saumya	G06F3/165	1/1
*	C	US-10380993-B1	2019-08-13	Clauer Salyers; Harmony Jane	H04N23/633	1/1
*	D	US-10402790-B1	2019-09-03	Clark; Christopher Nephi	G06Q20/0425	1/1
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Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,856	Bueche et al.
	Examiner	Art Unit
	WILLIAM E RANKINS	3694

CPC - Searched*		
Symbol	Date	Examiner

CPC Combination Sets - Searched*		
Symbol	Date	Examiner
G06Q40/02	08/27/2024	WR

US Classification - Searched*			
Class	Subclass	Date	Examiner
705	35	08/27/2024	WR

* See search history printout included with this form or the SEARCH NOTES box below to determine the scope of the search.

Search Notes		
Search Notes	Date	Examiner
PE2E	05/06/2024	WR
Google	08/27/2024	WR
IP.com	8/12/24	WR
PE2E	09/10/2024	WR
IP.com	09/10/2024	WR

/WILLIAM E RANKINS/ Primary Examiner, Art Unit 3694	

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IPR2026-00277, Page 436 of 713
436 of 713/713

Search Notes	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,856	Bueche et al.
	Examiner	Art Unit
	WILLIAM E RANKINS	3694

Interference Search			
US Class/CPC Symbol	US Subclass/CPC Group	Date	Examiner
G06Q	40/02	08/27/2024	WR
705	35	08/27/2024	WR

/WILLIAM E RANKINS/
Primary Examiner, Art Unit 3694

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437 of 713/713

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,856	Bueche et al.
	Examiner	**Art Unit**
	WILLIAM E RANKINS	3694

CPC						
Symbol					**Type**	**Version**
G06Q	/	40	/	02	F	2013-01-01
G06V	/	30	/	2253	I	2022-01-01

CPC Combination Sets								
Symbol					**Type**	**Set**	**Ranking**	**Version**
	/		/					

Use images from artifact folder? ○ Yes ◉ No

NONE		**Total Claims Allowed:**	
(Assistant Examiner)	(Date)	16	
/WILLIAM E RANKINS/ Primary Examiner, Art Unit 3694	10 September 2024	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	1

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Fifth Third Bank v. USAA
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438 of 713/713

Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,856	Bueche et al.
	Examiner	**Art Unit**
	WILLIAM E RANKINS	3694

INTERNATIONAL CLASSIFICATION					
CLAIMED					
G06Q	/	40	/	02	

NON-CLAIMED				
	/		/	

US ORIGINAL CLASSIFICATION	
CLASS	**SUBCLASS**
705	35

CROSS REFERENCES(S)						
CLASS	**SUBCLASS (ONE SUBCLASS PER BLOCK)**					

Use images from artifact folder? ○ Yes ◉ No

NONE (Assistant Examiner)	(Date)	**Total Claims Allowed:** 16	
/WILLIAM E RANKINS/ Primary Examiner, Art Unit 3694 (Primary Examiner)	10 September 2024 (Date)	O.G. Print Claim(s) 1	O.G. Print Figure 1

USAA Exhibit 2010
Fifth Third Bank v. USAA
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Issue Classification	Application/Control No.	Applicant(s)/Patent Under Reexamination
	18/593,856	Bueche et al.
	Examiner	**Art Unit**
	WILLIAM E RANKINS	3694

☐ Claims renumbered in the same order as presented by applicant ☐ CPA ☐ T.D. ☐ R.1.47

CLAIMS

Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original	Final	Original
	1	5	10	10	19	15	28								
1	2		11	11	20	16	29								
2	3	6	12	12	21		30								
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4	5	8	14		23										
	6	9	15		24										
	7		16		25										
	8		17		26										
	9		18	14	27										

Use images from artifact folder? ○ Yes ◉ No

NONE		**Total Claims Allowed:**	
(Assistant Examiner)	(Date)	16	
/WILLIAM E RANKINS/ Primary Examiner, Art Unit 3694	10 September 2024	O.G. Print Claim(s)	O.G. Print Figure
(Primary Examiner)	(Date)	1	1

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Fifth Third Bank v. USAA
IPR2026-00277, Page 440 of 713
440 of 713/713

Bibliographic Data

Application No: 18/593,856

Foreign Priority claimed: ○ Yes ◉ No

35 USC 119 (a-d) conditions met: ☐ Yes ☑ No ☐ Met After Allowance

Verified and Acknowledged: /WILLIAM E RANKINS/ (Examiner's Signature) | (Initials)

Title: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

FILING or 371(c) DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
03/01/2024	705	3694	US-0691.12b | 32-10527
RULE			

APPLICANTS

United Services Automobile Association (USAA), San Antonio, TX, UNITED STATES

INVENTORS

Michael Patrick Bueche JR., San Antonio, TX, UNITED STATES

Bharat Prasad, San Antonio, TX, UNITED STATES

Minya Liang, San Antonio, TX, UNITED STATES

Reynaldo Medina, San Antonio, TX, UNITED STATES

Charles Lee Oakes III, Boerne, TX, UNITED STATES

CONTINUING DATA

This application is a CON of 17161235 01/28/2021ABN

17161235 is a CON of 16712182 12/12/2019 PAT 11341465

16712182 is a CON of 16280455 02/20/2019ABN

16280455 is a CON of 15792966 10/25/2017 PAT 10235660

15792966 is a CON of 15392950 12/28/2016 PAT 9818090

15392950 is a CON of 13922686 06/20/2013 PAT 9569756

13922686 is a CON of 12545127 08/21/2009 PAT 8977571

FOREIGN APPLICATIONS

IF REQUIRED, FOREIGN LICENSE GRANTED**

03/13/2024

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UNITED STATES

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Carmichael IP, PLLC / USAA

8607 Westwood Center Drive, Suite 270

Tysons, VA 22182

UNITED STATES

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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Fifth Third Bank v. USAA
IPR2026-00277, Page 443 of 713
All References Considered Except Where Lined Through. /W.E.R/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593856
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	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	1	Nixon, Julie et al., "Fiserv Research Finds Banks are Interested in Offering Mobile Deposit Capture as an," Fiserv, Inc. Brookfield, Wis., (Business Wire), (02/20/2009), 2 pgs.	☐
	2	Nokia N90 Phone Features, 2005, 4 pgs.	☐
	3	Nokia N90 Review Digital Trends, dated February 11, 2019, obtained from the internet at: https://www.digitaltrends.com/cell-phone-reviews/nokia-n90-review/, 11 pgs.	☐
	4	Nokia N90 User Guide, 2005, 132 pgs.	☐
	5	Nokia N95 8GB User Guide, copyright 2009, (from the Wells Fargo Bank, N.A. IPR2019-00815, filed on March 20, 2019), Part 1 of 3, 67 pgs.	☐
	6	Nokia N95 8GB User Guide, copyright 2009, (from the Wells Fargo Bank, N.A. IPR2019-00815, filed on March 20, 2019), Part 2 of 3, 6O pgs.	☐
	7	Nokia N95 8GB User Guide, copyright 2009, (from the Wells Fargo Bank, N.A. IPR2019-00815, filed on March 20, 2019), Part 3 of 3, 53 pgs.	☐
	8	Nokia N95 8GB User Guide, copyright 2009, located on the Internet at: https://www.nokia.com/en_int/phones/sites/default/files/user-guides/Nokia_N95_8GB_Extended_UG_en.pdf (excerpts attached as Exhibit 9 from the Defendant Wells Fargo Bank, N.A.'s Answer dat4ed August 14, 2018), 77 pgs.	☐
	9	Notice of Allowance from corresponding U.S. Appln No. 12/545,127 dated January 17, 2013 (7 pgs).	☐
	10	Notice of Allowance from corresponding U.S. Appln No. 12/545,127 dated October 15, 2014 (24 pgs).	☐
	11	Office Action dated October 9, 2013 from corresponding U.S. Appln No. 12/545,127 (7 pgs).	☐

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	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	12	Office Action from corresponding U.S. Appln No. 12/545,127 dated April 9, 2014 (6 pgs).	☐
	13	Online Deposit: Frequently Asked Questions, http://www.depositnow.com/faq.html, Copyright 2008 (1 pg).	☐
	14	Onlinecheck.com/Merchant Advisors, "Real-Time Check Debit", Merchant Advisors: Retail Check Processing Check Conversion, http://www.onlinecheck/wach/rcareal.htm, Cited in patent no. 7,900,822, as dated 2006 (3 pgs)	☐
	15	Oxley, Michael G., from committee on Financial Services; "Check Clearing For The 21st Century Act", 108th Congress, 1st Session House of Representatives report 108-132, June 2003 (20 pgs)	☐
	16	Oxley, Michael G., from the committee of conference; "Check Clearing For the 21st Century Act", 108th Congress, 1st Session Senate report 108-291, October 1, 2003 (27 pgs)	☐
	17	P.R. 4-3 Joint Claim Construction and Pre-Hearing Statement, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated April 5, 2019, 190 pgs.	☐
	18	Palacios, Rafael et al., "Automatic Processing of Brazilian Bank Checks". Cited in patent no. 7,900,822, as dated 2002 (28 pgs)	☐
	19	Panasonic Operating Instructions for Digital Camera/Lens Kit Model No. DMC-L1K, https://www.panasonic.com/content/dam/Panasonic/support_manual/Digital_Still_Camera/English_01-vqt0-vqt2/vqt0w95_L1_oi.pdf (attached as Exhibit 4 from the Defendant Wells Fargo Bank N.A.'s Answer dated August 14, 2018), 129 pgs.	☐
	20	Panini My Vision X Operator Manual, Panini, 2004, (cited in IPR2020-00093, US Patent No. 9,892,454), 51 pgs.	☐
	21	Pappas, A., "Taking Sharper Pictures Is Now a Snap as Sprint Launches First 1.3-Megapixal Camera Phone in the United States", 2004, 2 pgs.	☐
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Fifth Third Bank v. USAA
IPR2026-00277, Page 445 of 713

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
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	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	23	Parikh, T., "Using Mobile Phones for Secure, Distributed Document Processing in the Developing World", IEE Persuasive Computing, Vol. 4, No. 2, 2005, 9 pgs.	☐
	24	Parties' P.R.4-5(D) Joint Claim Construction Chart, filed in Civil Action No. 2:18-CV-245, dated June 14, 2019, 28 pgs.	☐
	25	Parties' P.R. 4-5(D) Joint Claim Construction Chart, filed in Civil Action No. 2.18-CV-366, dated June 18, 2019, 27 pgs.	☐
	26	Parties' P.R. 4-5(D) Joint Claim Construction Chart, United Services Automobile Association v. Wells Fargo Bank, N. A., Civil Action No. 2:18-cv-245, dated May 9, 2019, 25 pgs.	☐
	27	Patel, Kunur, "How Mobile Technology is Changing Banking's Future" AdAge, September 21, 2009, 4 pages	☐
	28	Patel, Kunur, Ad Age, "How Mobile Technology Ils Changing Banking's Future", dated September 21, 2009, 3 pgs.	☐
	29	Patent Disclaimer for US Patent No, 8,699,779, filed on March 4, 2019, 2 pgs.	☐
	30	Patent Disclaimer for US Patent No, 8,977,571, filed on February 20, 2019, 2 pgs.	☐
	31	Patent Disclaimer for US Patent No, 9,336,517, filed on March 4, 2019, 2 pgs.	☐
	32	Patent Disclaimer for US Patent No, 9,818,090, filed on February 20, 2019, 2 pgs.	☐
	33	Patterson, Scott "USAA Deposit@Home — Another WOW moment for Net Banking", NextCU.com, 1/26/2007 (5 pgs)	☐

All References Considered Except Where Lined Through. /W.E.R/

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	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	34	Pbmplus — image file format conversion package, retrieved from https://web.archive.org/web/20040202224728/https://www.acme.com/software/pbmplus/	☐
	35	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-18 of Patent 10,621,559, dated July 21, 2021, IPR2021-01076, 111 pages	☐
	36	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-18 of Patent 10,621,559, filed July 21, 2021, IPR2021-01077; 100 pages	☐
	37	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-23 of Patent 10,482,432, dated July 14, 2021, IPR2021-01071, 106 pages	☐
	38	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-30 of Patent 10,013,681, filed August 27, 2021, IPR2021-01381, 127 pages	☐
	39	Petition filed by PNC Bank N.A. for Inter Partes Review of Claims 1-7, 10-21 and 23 of Patent 10,482,432, dated July 14, 2021, IPR2021-01074	☐
	40	Petition filed by PNC Bank N.A. for Inter Partes Review of Patent 10,013,605, filed August 27, 2021, IPR2021-01399, 113 pages	☐
	41	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 8,977,571, dated November 8, 2018, 95 pgs.	☐
	42	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 9,336,517, dated November 8, 2018, 98 pgs.	☐
	43	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-20 of US Patent No. 9,818,090, dated November 8, 2018, 90 pgs.	☐
	44	Petition filed by Wells Fargo Bank, N.A. for Covered Business Method Review of Claims 1-23 of US Patent No. 8,699,779, dated November 8, 2018, 101 pgs.	☐

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	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	45	Plaintiff and Counterclaim Defendant's Answer to Defendant and Counterclaims Plaintiff's Amended Answer, Affirmative Defenses, & Counterclaims, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated April 26, 2019, 18 pgs.	☐
	46	Plaintiff and Counterclaim Defendant's Answer to Defendant and Counterclaims Plaintiff's Amended Answer, Affirmative Defenses, & Counterclaims, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated March 21, 2019, 36 pgs.	☐
	47	Plaintiff's Notice of Decision Denying Institution of Covered Business Method Patent Review, filed in Civil Action No. 2:18-CV-245, dated May 15, 2019, 36 pgs.	☐
	48	Plaintiff's Notice of Decisions Denying Institution of Covered Business Method Patent Review, filed in Civil Action No. 2:18-CV-245, dated June 6, 2019, 61 pgs.	☐
	49	Plaintiff's Notice of Filing Claim Construction Presentation, filed in Civil Action No. 2:18-CV-245, dated May 23, 2019, 106 pgs.	☐
	50	PNC Bank to Offer Ease of Online Deposit Service Integrated QuickBooks to Small Business", RemoteDepositCapture.com, July 24, 2006, 2 pgs.	☐

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE

Examiner Signature	/WILLIAM E RANKINS/	Date Considered	09/10/2024

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

All References Considered Except Where Lined Through. /W.E.R/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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IPR2026-00277, Page 449 of 713

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9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

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L1	19	mobile near3 check ADJ deposit SAME video	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:40 AM
L1	176	("7519560" OR "7520420" OR "7520422" OR "7536354" OR "7536440" OR "7539646" OR "7540408" OR "7542598" OR "7545529" OR "7548641" OR "7566002" OR "7568615" OR "7571848" OR "7577614" OR "7587066" OR "7587363" OR "7590275" OR "7599543" OR "7599888" OR "7602956" OR "7606762" OR "7609873" OR "7619721" OR "7620231" OR "7620604" OR "7630518" OR "7644037" OR "7644043" OR "7647275" OR "7647897" OR "7668363" OR "7672940" OR "7676409" OR "7680732" OR "7680735" OR "7689482" OR "7697776" OR "7698222" OR "7702588" OR "7734545" OR "7743979" OR "7753268" OR "7761358" OR "7766223" OR	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 02:58 PM

		"7766244" OR "7769650" OR "7778457" OR "7792752" OR "7792753" OR "7793833" OR "7810714" OR "7812986" OR "7818245" OR "7856402" OR "7865425" OR "7873200" OR "7873556" OR "7876949" OR "7885451" OR "7885880" OR "7894094" OR "7896232" OR "7900822" OR "7903863" OR "7904386" OR "7912785" OR "7935441" OR "7949587" OR "7950698" OR "7953441" OR "7962411" OR "7970677" OR "7974869" OR "7974899" OR "7978900" OR "7987231" OR "7996312" OR "7996314" OR "7996315" OR "7996316" OR "8000514" OR "8001051" OR "8009931" OR "8045784" OR "8046301" OR "8051453" OR "8060442" OR "8064729" OR "8116533" OR "8118654" OR "8131636" OR "8203640" OR "8204293" OR "8235284" OR "8275715" OR "8320657" OR "8341077" OR "8351678" OR "8358826" OR "8369650" OR "8374963" OR "8391599" OR					

		"8392332" OR "8401962" OR "8422758" OR "8433127" OR "8433647" OR "8452689" OR "8464933" OR "8483473" OR "8531518" OR "8538124" OR "8542921" OR "8548267" OR "8559766" OR "8582862" OR "8611635" OR "8660952" OR "8708227" OR "8725607" OR "8731321" OR "8732081" OR "8751345" OR "8751356" OR "8751379" OR "8768038" OR "8768836" OR "8799147" OR "8818033" OR "8824772" OR "8837806" OR "8843405" OR "8929640" OR "8950033" OR "8977571" OR "8990862" OR "9009071" OR "9036040" OR "9058512" OR "9064284" OR "9129340" OR "9159101" OR "9177197" OR "9177198" OR "9195986" OR "9224136" OR "9235860" OR "9270804" OR "9286514" OR "9311634" OR "9336517" OR "9384409" OR "9390339" OR "9401011" OR "9424569" OR "9569756" OR "9613467" OR "9613469" OR "9619872" OR "9626183" OR					

		"9626662" OR "9674396" OR "9779392" OR "9779452" OR "9785929" OR "9792654" OR "9818090" OR "9824453" OR "9872454" OR "9886642" OR "9898778" OR "9898808" OR "9904848" OR "9946923" OR "RE31692" OR "RE44274").pn.					
L2	0	smart ADJ phone WITH check ADJ deposit SAME video	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:42 AM
L2	0	L1 AND video near3 (frame portion) near3 (unacceptable unsatisfactory inacceptable inadequate reject$3 declin$3)	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:05 PM
L3	86	mobile WITH check ADJ deposit SAME video NOT L1	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:43 AM
L3	0	L1 AND contrast WITH brightness WITH position$3 WITH dimension$3 WITH spacing WITH skewing WITH warping WITH corner WITH edge WITH micr	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:07 PM
L4	70	mobile WITH check ADJ deposit WITH video NOT L1	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:43 AM
L4	0	L1 AND monitor$3	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10

		WITH determin$3 WITH provid$3 WITH confirm$3					03:08 PM
L5	29	mobile WITH check ADJ deposit WITH video NOT L1	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:43 AM
L6	41	mobile WITH check ADJ deposit WITH video NOT L1	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:45 AM
L7	3269	still ADJ image WITH live ADJ video	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:47 AM
L8	4464	still ADJ image WITH live ADJ video	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:47 AM
L9	0	still ADJ image WITH live ADJ video AND mobile near3 check ADJ deposit	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:48 AM
L10	35	live ADJ video AND mobile near3 check ADJ deposit	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:48 AM
L11	0	still ADJ image WITH live ADJ video AND mobile near3 check ADJ deposit	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 07:48 AM
L12	42	live ADJ video AND remote ADJ deposit NOT L11	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/06 07:54 AM
L13	9	((US-10956728-B1 OR US-10552810-B1 OR US-10504185-B1 OR US-10402790-B1 OR US-9779392-B1 OR US-8977571-B1 OR US-8688579-B1 OR US-8542921-B1 OR US-7912785-B1).did. AND USPT.dbnm.)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:39 AM
L14	7	L13 AND align$4	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:39 AM

L15	9	remote ADJ deposit AND align$4 WITH (video live ADJ video) WITH (check instrument)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:45 AM
L16	29	remote ADJ deposit AND position$3 WITH (video live ADJ video) WITH (check instrument)	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/06 10:51 AM
L17	0	adjust$$ WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:30 PM
L18	0	adjust$$ WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:31 PM
L19	12	adjust$$ WITH (joumal ledger) near3 entry WITH common	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:31 PM
L20	0	adjust$4 WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:33 PM
L21	0	reconcil$3 WITH (journal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:34 PM
L22	3	adjust$4 WITH (joumal ledger) near3 entry WITH ordinary	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR,	OR	ON	ON	2024/05/07 07:34 PM

			GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L23	0	adjust$4 WITH (journal ledger) near3 entry WITH skill	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:34 PM
L24	0	reconcil$3 WITH (journal ledger) near3 entry WITH skill	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:35 PM
L25	0	adjust$4 WITH (accounting) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:35 PM
L26	0	adjust$5 WITH (journal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:36 PM
L27	521	adjust$5 WITH (journal ledger) near3 entry	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:36 PM
L28	2	adjust$5 WITH (journal ledger) near3 entry WITH underst$3	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:36 PM
L29	0	reconcil$5 WITH (journal ledger) near3 entry WITH underst$3	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD,	OR	ON	ON	2024/05/07 07:37 PM

			DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L30	0	reconcil$5 WITH (journal ledger) near3 entry WITH underst$6	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:37 PM
L31	2	adjust$5 WITH (journal ledger) near3 entry WITH underst$6	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:37 PM
L32	15	adjust$5 WITH (unmatched unreconciled) near3 transaction	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:44 PM
L33	0	reconcili$5 WITH (unmatched unreconciled) near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:46 PM
L34	0	adjust$5 WITH (unmatched unreconciled) near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:47 PM
L35	64	reconcil$3 near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 07:47 PM
L36	46	reconcil$3 near3 transaction WITH	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:47 PM

		known					
L37	131	adjust$5 WITH exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:48 PM
L38	45	adjust$5 near7 exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:48 PM
L39	2	reconcil$3 near3 exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:54 PM
L40	0	adjust$4 near3 exception WITH known WITH account	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:55 PM
L41	5	adjust$4 WITH exception WITH known WITH account	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:55 PM
L42	15	accounting WITH exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/05/07 07:56 PM
L43	2	exception WITH transaction WITH known WITH (adjust$4 entry)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:16 PM
L44	1	exception WITH transaction WITH known WITH (ledger journal)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:16 PM
L45	20	exception WITH transaction WITH (adjust$5 reconcil$6) WITH (ledger journal)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:17 PM
L46	4	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:21 PM
L47	10	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH understood	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT;				

			IBM_TDB)				
L48	4	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:22 PM
L49	4	reconcil$6 WITH transaction WITH exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:28 PM
L50	0	reconciliation ADJ exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:31 PM
L51	14	transaction ADJ exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:31 PM
L52	285	adjust$4 near3 (entry transaction) near7 known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:33 PM
L53	285	(adjust$4 near3 (entry transaction)) near7 known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:33 PM
L54	69	(adjust$4 near3 (entry transaction)) near7 known WITH transaction	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO;	OR	ON	ON	2024/05/07 09:34 PM

			JPO; DERWENT; IBM_TDB)				
L55	2	(adjust$4 near3 (entry transaction)) near7 known WITH (joumal ledger)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:36 PM
L56	0	reconcil$6 near7 (unmatched mismatched) ADJ transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:37 PM
L57	0	reconcil$6 WITH (unmatched mismatched) ADJ transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:37 PM
L58	0	adjust$6 WITH (unmatched mismatched) ADJ transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:37 PM
L59	3	(generat$3 creat$3) WITH (unmatched mismatched) WITH transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:38 PM
L60	30	reconcil$6 WITH statement WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:40 PM
L61	255	reconcil$6 WITH account WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU,	OR	ON	ON	2024/05/07 09:42 PM

			SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L62	98	reconcil$6 near7 account near7 known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:42 PM
L63	0	reconcil$6 near7 account near7 known AND peoplesoft	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:51 PM
L64	13	reconcil$6 WITH known AND peoplesoft	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:51 PM
L65	1	reconcil$6 WITH known AND peoplebook	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:56 PM
L66	28	reconcil$6 ADJ processing WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/07 09:59 PM
L67	40	account ADJ reconcil$6 WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/08 08:45 AM
L68	0	adjust$4 NEAR transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR,	OR	ON	ON	2024/05/08 09:12 AM

			GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L69	0	adjust$4 near3 transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/08 09:15 AM
L70	7	(generat$3 creat$4) near3 transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/05/08 09:15 AM
L71	23	remote near3 deposit SAME live near3 video SAME (check cheque instrument)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/08/12 05:41 PM
L72	2	remote near3 deposit SAME live near3 video SAME (check cheque instrument) AND @ay<"2010"	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/08/12 05:41 PM
L73	570	device WITH camera AND software ADJ abstraction ADJ layer	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/20 01:22 PM
L74	20	device WITH camera AND software ADJ abstraction ADJ layer AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/20 01:22 PM
L75	1	device WITH camera SAME software ADJ abstraction ADJ layer AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/20 01:24 PM
L76	0	remote ADJ deposit WITH video ADJ capture	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 01:50 PM
L77	16	remote ADJ deposit SAME video ADJ capture	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 01:50 PM
L78	0	remote ADJ deposit	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27

		AND accept$4 WITH criter$3 WITH (bank financial ADJ institution) AND 2					03:21 PM
L79	0	remote ADJ deposit AND accept$4 WITH criter$3 WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 03:21 PM
L80	0	remote ADJ deposit AND accept$4 near3 criter$3 WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 03:22 PM
L81	16	remote ADJ deposit AND (threshold criter$3) WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 03:22 PM
L82	179669	(G06Q40/02).cpc,ipc,ipcr. 705/35.ccls.	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/08/27 04:15 PM
L249	0	still ADJ image WITH live ADJ video AND mobile near3 check ADJ deposit	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L250	0	still ADJ image WITH live ADJ video AND mobile near3 check ADJ deposit	(FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L251	0	adjust$$ WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L252	0	adjust$$ WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L253	0	adjust$4 WITH (joumal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT;	OR	ON	ON	2024/09/10 03:22 PM

			IBM_TDB)				
L254	0	reconcil$3 WITH (journal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AU, AP, AT, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L255	4	adjust$4 WITH (journal ledger) near3 entry WITH ordinary	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L256	0	adjust$4 WITH (journal ledger) near3 entry WITH skill	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L257	0	reconcil$3 WITH (journal ledger) near3 entry WITH skill	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L258	0	adjust$4 WITH (accounting) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L259	0	adjust$5 WITH (journal ledger) near3 entry WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L260	4	adjust$5 WITH (journal ledger) near3 entry WITH underst$3	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO;	OR	ON	ON	2024/09/10 03:22 PM

			JPO; DERWENT; IBM_TDB)				
L261	0	reconcil$5 WITH (journal ledger) near3 entry WITH underst$3	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L262	0	reconcil$5 WITH (journal ledger) near3 entry WITH underst$6	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L263	4	adjust$5 WITH (journal ledger) near3 entry WITH underst$6	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L264	0	reconcili$5 WITH (unmatched unreconciled) near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L265	0	adjust$5 WITH (unmatched unreconciled) near3 transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L266	133	adjust$5 WITH exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L267	2	reconcil$3 near3 exception WITH known	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L268	0	adjust$4 near3 exception WITH known WITH account	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L269	5	adjust$4 WITH exception WITH known WITH account	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L270	2	exception WITH transaction WITH	(US-PGPUB; USPAT; USOCR; FIT (AP, AT,	OR	ON	ON	2024/09/10 03:22 PM

		known WITH (adjust$4 entry)	AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				
L271	1	exception WITH transaction WITH known WITH (ledger journal)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L272	4	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L273	4	(exception mismatched unmatched unreconciled) WITH transaction WITH (adjust$5 reconcil$6) WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L274	4	reconcil$6 WITH transaction WITH exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L275	0	reconciliation ADJ exception WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L276	2	(adjust$4 near3 (entry transaction)) near7 known WITH (joumal ledger)	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L277	0	reconcil$6 near7	(US-PGPUB; USPAT;	OR	ON	ON	2024/09/10

		(unmatched mismatched) ADJ transaction WITH known	USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)				03:22 PM
L278	0	reconcil$6 WITH (unmatched mismatched) ADJ transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L279	0	adjust$6 WITH (unmatched mismatched) ADJ transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L280	3	(generat$3 creat$3) WITH (unmatched mismatched) WITH transaction WITH known	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L281	0	reconcil$6 near7 account near7 known AND peoplesoft	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L282	1	reconcil$6 WITH known AND peoplebook	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L283	0	adjust$4 NEAR transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM

L284	0	adjust$4 near3 transaction WITH reconcil$3 WITH exception	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L285	2	remote near3 deposit SAME live near3 video SAME (check cheque instrument) AND @ay<"2010"	(US-PGPUB; USPAT; USOCR; FIT (AP, AT, AU, CA, CH, CN, DD, DE, EA, EP, ES, FR, GB, JP, KR, OA, RU, SU, WO); FPRS; EPO; JPO; DERWENT; IBM_TDB)	OR	ON	ON	2024/09/10 03:22 PM
L286	1	device WITH camera SAME software ADJ abstraction ADJ layer AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L287	0	remote ADJ deposit WITH video ADJ capture	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L288	0	remote ADJ deposit AND accept$4 WITH criter$3 WITH (bank financial ADJ institution) AND 2	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L289	0	remote ADJ deposit AND accept$4 WITH criter$3 WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
L290	0	remote ADJ deposit AND accept$4 near3 criter$3 WITH (bank financial ADJ institution) AND @ay<"2009"	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM

PE2E SEARCH - Search History (Interference)

Ref #	Hits	Search Query	DBs	Default Operator	Plurals	British Equivalents	Time Stamp
N1	32863	(G06Q40/02).cpc,ipc,ipcr. 705/35.ccls.	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:15 PM
N2	0	L82 AND L78	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N3	0	L82 AND L65	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N4	23	L82 AND L62	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N5	0	L82 AND L43	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM

N6	67	L82 AND L27	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N7	0	L82 AND L18	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N8	0	L82 AND L9	(US-PGPUB; USPAT)	OR	ON	ON	2024/08/27 04:16 PM
N17	0	L82 AND L78	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
N18	0	L82 AND L65	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
N19	0	L82 AND L43	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
N20	0	L82 AND L18	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM
N21	0	L82 AND L9	(US-PGPUB; USPAT)	OR	ON	ON	2024/09/10 03:22 PM

Search History

Report Run Date: 2024-09-10 UTC
Searches: 3
Markers: 0

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Fifth Third Bank v. USAA
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Search #	Timestamp	Results	Page
1	2024-09-10 19:25 UTC	0	3
2	2024-09-10 19:26 UTC	0	4
3	2024-09-10 19:27 UTC	0	4

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Fifth Third Bank v. USAA
IPR2026-00277, Page 472 of 713

Content: Patents + NPL (195)

US Patents | US Designs | US Applications | EPO Patents | EPO Applications | China Patents | China Applications | Japan Patents | Japan Applications | Korea Patents | Korea Applications | WIPO Applications | Argentina Patents | Argentina Applications | Brazil Patents | Brazil Applications | Canada Patents | Canada Applications | Chile Patents | Chile Applications | Colombia Applications | Costa Rica Applications | Cuba Patents | Cuba Applications | Dominican Republic Applications | Ecuador Patents | Ecuador Applications | El Salvador Applications | Guatemala Applications | Honduras Applications | Mexico Patents | Mexico Applications | Nicaragua Patents | Panama Applications | Peru Applications | Trinidad & Tobago Patents | Uruguay Applications | Austria Patents | Austria Applications | Belarus Patents | Belgium Patents | Belgium Applications | Bosnia & Herzegovina Patents | Bosnia & Herzegovina Applications | Bulgaria Patents | Bulgaria Applications | Croatia Patents | Croatia Applications | Czech Republic Patents | Czech Republic Applications | Czechoslovakia Patents | Czechoslovakia Applications | Denmark Patents | Denmark Applications | Estonia Patents | Estonia Applications | EUIPO Patents | Finland Patents | Finland Applications | France Patents | France Applications | Germany Patents | Germany Applications | Great Britain Patents | Great Britain Applications | Greece Patents | Greece Applications | Hungary Patents | Hungary Applications | Iceland Patents | Iceland Applications | Ireland Patents | Ireland Applications | Italy Patents | Italy Applications | Latvia Patents | Latvia Applications | Lithuania Patents | Lithuania Applications | Luxembourg Patents | Luxembourg Applications | Malta Patents | Monaco Patents | Montenegro Patents | Montenegro Applications | Netherlands Patents | Netherlands Applications | Norway Patents | Norway Applications | Poland Patents | Poland Applications | Portugal Patents | Portugal Applications | Republic of Moldova Patents | Republic of Moldova Applications | Romania Patents | Romania Applications | San Marino Patents | San Marino Applications | Serbia Patents | Serbia Applications | Slovakia Patents | Slovakia Applications | Slovenia Patents | Spain Patents | Spain Applications | Sweden Patents | Sweden Applications | Switzerland Patents | Switzerland Applications | Ukraine Patents | Yugoslavia/Serbia and Montenegro Patents | Yugoslavia/Serbia and Montenegro Applications | Armenia Patents | Australia Patents | Australia Applications | Cyprus Patents | Gulf Cooperation Council Patents | Hong Kong Patents | India Patents | India Applications | Indonesia Patents | Indonesia Applications | Israel Patents | Israel Applications | Jordan Patents | Jordan Applications | Kyrgyzstan Patents | Macao Applications | Malaysia Patents | Mongolia Patents | New Zealand Patents | Philippines Patents | Philippines Applications | Saudi Arabia Patents | Saudi Arabia Applications | Singapore Patents | Singapore Applications | Taiwan Patents | Taiwan Applications | Tajikistan Patents | Tajikistan Applications | Thailand Patents | Thailand Applications | Uzbekistan Patents | Vietnam Patents | Algeria Patents | ARIPO Patents | ARIPO Applications | Egypt Patents | Kenya Patents | Malawi Patents | Morocco Patents | Morocco Applications | OAPI Patents | South Africa Patents | Tunisia Applications | Zambia Patents | Zimbabwe Patents | EAPO Patents | EAPO Applications | Georgia Patents | Georgia Applications | Kazakhstan Patents | Kazakhstan Applications | Russia Patents | Russia Applications | Turkey Patents | Turkey Applications | IEEE Xplore Publications: IEEE Periodicals | IEEE Xplore Publications: IEEE Conferences | IEEE Xplore Publications: IEEE Standards | IEEE Xplore Publications: IEEE Early Access | IEEE Xplore Publications: SMPTE Periodicals | IEEE Xplore Publications: SMPTE Conferences | IEEE Xplore Publications: SMPTE Standards | IEEE Xplore Publications: MIT Press eBooks | IEEE Xplore Publications: Wiley-IEEE eBooks | IEEE Xplore Publications: IBM Periodicals | IEEE Xplore Publications: URSI Periodicals | IEEE Xplore Publications: VDE Conferences | IEEE Xplore Publications: Periodicals from China | IEEE Xplore Publications: Ericsson Technology Review | IEEE Xplore Publications: Manning Books | IEEE Xplore Publications: Packt Books | IP.com Prior Art Database: The IP.com Journal | IP.com Prior Art Database: Internet Society RFC | IP.com Prior Art Database: IBM TDB Archive | IP.com Prior Art Database: Legacy Journals | IP.com Prior Art Database: Software Patent Institute | OnePetro.org: Periodicals at OnePetro.org | OnePetro.org: Conferences at OnePetro.org | Other Literature: IBM Redbooks | Other Literature: PubMed Central | Other Literature: arXiv.org

1 **2024-09-10 19:25 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Newest First

Main Concept: None

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Concept Modifiers: None

Filters (1):
Classic Syntax limited to: monitor*3 WITH determin*3 WITH provid*3 WITH confirm*3 and remote near2 deposit

2 **2024-09-10 19:26 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Newest First

Main Concept: None

Concept Modifiers: None

Filters (2):
Classic Syntax limited to: monitor*3 WITH determin*3 WITH provid*3 WITH confirm*3 and remote near2 deposit
Classic Syntax limited to: contrast WITH brightness WITH position*3 WITH dimension*3 WITH spacing WITH skewing WITH warping WITH corner WITH edge WITH micr and remote near2 deposit

3 **2024-09-10 19:27 UTC | 0 results from**

De-Dup: None | **Relevance Cut-off:** None | **Sort:** Newest First

Main Concept: None

Concept Modifiers: None

Filters (3):
Classic Syntax limited to: monitor*3 WITH determin*3 WITH provid*3 WITH confirm*3 and remote near2 deposit
Classic Syntax limited to: contrast WITH brightness WITH position*3 WITH dimension*3 WITH spacing WITH skewing WITH warping WITH corner WITH edge WITH micr and remote near2 deposit
Classic Syntax limited to: video near3 (frame OR portion) near3 (unacceptable OR unsatisfactory OR inacceptable OR inadequate OR reject*3 OR declin*3)

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PTO/SB/08a (01-22)
Approved for use through 05/31/2024. OMB 0651-0031
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593856
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	1	U.S. Provisional Application No. 61/022,279, dated January 18, 2008, (cited in IPR2020-00090, US Patent No. 9,177,197), 35 pgs.	☐
	2	USAA's Objections to Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, filed in Civil Action No. 2:18-CV-245, dated June 27, 2019, 6 pgs.	☐
	3	USAA's Objections To Magistrate Judge Payne's Claim Construction Memorandum Opinion and Order, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-366, dated August 12, 2019, 10 pgs.	☐
	4	USAA's Opening Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated May 17, 2019, 670 pgs.	☐
	5	USAA's Opening Claim Construction Brief, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated April 11, 2019, 32 pgs.	☐
	6	USAA's Reply Claim Construction Brief, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated May 2, 2019, 227 pgs.	☐
	7	USAA's Reply Claim Construction Brief, filed in Civil Action No. 2:18-CV-366, dated June 7, 2019, 14 pgs.	☐
	8	USAA's Reply to Claim Construction Brief, United Services Automobile Association v. Wells Fargo Bank, N.A., Civil Action No. 2:18-cv-245, dated May 2, 2019, 15 pgs.	☐
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	12	Vaream, Craig, "Image Deposit Solutions: Emerging Solutions for More Efficient Check Processing," JP Morgan Chase, November 2005 (16 pgs).	☐
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	15	Wallison, Peter J., "Wal-Mart Case Exposes Flaws in Banking-Commerce Split", American Banker, Vol. 167. No. 8, Jan. 11, 2002 (3 pgs)	☐
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	34	Zandifar, A., "A Video-Based Framework for the Analysis of Presentations/Posters," International Journal on Document Analysis and Recognition, February 2, 2005, 10 pages.	☐
	35	Zaw, Kyi Pyar and Zin Mar Kyu, "Character Extraction and Recognition for Myanmar Script Signboard Images using Block based Pixel Count and Chain Codes" 2018 IEEE/ACIS 17th International Conference on Computer and Information Science (CS), IEEE, 2018.	☐
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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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	1	Claims as filed on June 15, 2016 for U.S. Appln No. 15/183,461 (36 pgs).	☐
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	50	De Queiroz, Ricardo et al., "Mixed Raster Content (MRC) Model for Compound Image Compression", 1998 (14 pgs)	☐

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☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

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COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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IPR2026-00277, Page 488 of 713
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First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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	1	Herley, Cormac, "Recursive Method To Extract Rectangular Objects From Scans", Microsoft Research, October 2003, 4 pgs.	☐
	2	Heron, Advanced Encryption Standard (AES), 12 Network Security 8 (2009)	☐
	3	Higgins, Ray et al., "Working With Image Cash Letters (ISLs) X9.37, 180 or 187 files", All My Papers, 2009, 36 pgs.	☐
	4	Hildebrand, C. et al., "Electronic Money," Oracle, http://www.oracle.com/oramag/profit/05-feb/p15financial.html, 2005, downloaded October 18, 2006 (5 pgs).	☐
	5	Hill, S., "From J-Phone to Lumina 1020: A complete history of the camera phone", Digital Trends, 2020, 9 pgs.	☐
	6	Hill, Simon, "From J-Phone to Lumina 1020: A Complete History of the Camera Phone", dated August 11, 2013, 19 pgs.	☐
	7	Hillebrand, G., "Questions and Answers About the Check Clearing for the 21st Century Act, 'Check 21,'' ConsumersUnion.org, http://www.consumersunion.org/finance/ckclear1002.htm, July 27, 2004, downloaded October 18, 2006 (6 pgs).	☐
	8	Hoffman, J., "Before there Were Smartphones, There was I-Mode", 1999, 5 pgs.	☐
	9	HTC Touch Diamond Manual, copyright 2008, (attached as Exhibit 11 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 257 pgs.	☐
	10	Iida, Jeanne, "The Back Office: Systems - Image Processing Rolls on as Banks ReapBenefits," American Banker, July 19, 1993, printed from the internet at , on October 19, 2013 (3 pgs).	☐
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	12	Immich et al., Performance Analylsis of Five Interprocess CommunicAtion Mechanisms Across UNIX Operating Systems, 68 J. Syss. & Software 27 (2003)	☐
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	14	Instrument - Definition of instrument from the Oxford Dictionaries (British & World English), dated July 2, 2017, 44 pgs.	☐
	15	Investment Systems Company, "Portfolio Accounting System," 2000, pp. 1-32.	☐
	16	iPhone Announces the New iPhone 3gs — The Fastest, Most Powerful iPhone Yet, Press Release dated Jun 8, 2009, 4 pgs.	☐
	17	iPhone Application Programming Guide Device Support, dated April 26, 2009, 7 pgs.	☐
	18	iPhone Store Downloads Top 10 Million in First Weekend, July 14, 2008, located on the Internet at: http://www.apple.com/newsroom/2008/07/14iPhone-App-Stire-Downloads-Top-10 Million-in-First-Weekend, 3 pgs.	☐
	19	IPR2019-00815 Patent No. 9,818,090, Decision Denying Institution of Inter Parties Review, dated August 26, 2019, 28 pgs.	☐
	20	IPR2019-00815 Patent No. 9,818,090, Declaration of Peter Alexander, PhD. as filed in the IPR on March 20, 2019, 99 pgs.	☐
	21	IPR2019-00815 Patent No. 9,818,090, Exhibit B Proposed Claim Constructions for the '571, '090, '779 and '517 Patents, filed on 2/28/19, 10 pgs,	☐
	22	IPR2019-00815 Patent No. 9,818,090, Notice of Filing Date Accorded to Petition and Time for Filing Patent Owner Preliminary Response, dated March 27, 2019, 5 pgs.	☐

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	23	IPR2019-00815 Patent No. 9,818,090, Petition For Inter Parties Review of Claims 1-19 of U.S. Patent No. 9,818,090, dated March 20, 2019, 56 pgs.	☐
	24	IPR2019-00815 Patent No. 9,818,090, Petitioner's Reply Brief to Patent Owner Preliminary Response Pursuant To Authorization Provided In Paper No. 13, dated August 1, 2019, 9 pgs.	☐
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	26	IPR2019-00815 Patent No. 9,818,090, United Services Automobile Association ('USAA')'s Sur-Reply In Support of Patent Owner Preliminary Response, dated August 8, 2019, 8 pgs.	☐
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	28	IPR2019-00815, Federal Reserve Financial Services Retired: DSTU X9.37-2003, Specifications for Electronic Exchange of Check and Image Data, Copyright 2006 by Accredited Standards Committee X9, Inc., dated March 31, 2003, 157 pgs.	☐
	29	IPR2019-00815, Invalidity Chart, uploaded on June 27, 2019, 94 pgs.	☐
	30	IPR2019-00815, Supplemental Invalidity Chart, dated on June 27, 2019, 16 pgs.	☐
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	32	IPR2019-01081 — US 9,336,517 B1, Decision Granting Institution of Inter Partes Review 35 U.S.C. § 314; 37 C.F.R. § 42.4, dated January 13, 2020, 60 pgs.	☐
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	34	IPR2019-01081, Declaration of Peter Alexander, Ph.D, dated June 5, 2019, 135 pgs.	☐
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	38	IPR2019-01083 Patent No. 8,699,779, Petition for Inter Partes Review of Claims 1-18 Patent No. 8,699,779, dated June 5, 2019, 74 pgs.	☐
	39	IPR2020-00092, US Patent No. 9,569,756, Petition for Inter Parties Review of Claims 1-7, 9-17, 29 and 30 of US Patent No. 9,569,756, dated November 7, 2019, 74 pgs.	☐
	40	IPR2020-00882 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 9,818,090, dated April 30, 2020, 102 pgs.	☐
	41	IPR2020-00975 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 8,977,571 dated May 22, 2020, 96 pgs.	☐
	42	IPR2020-00976 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 8,699,779, dated May 22, 2020, 87 pgs.	☐
	43	IPR2020-01101 - Mitek Systems, Inc. v United Services Automobile Association, Petition for inter Partes Review of US Patent No. 9,336,517, dated June 12, 2020, 91 pgs.	☐
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	48	ITU-R-M.1225, Guides for Evaluation of Radio Transmission Technologies for IMT-2000, dated 1997, located on the Internet at: https://www.itu.int/dms-pubrec/itu-r/rec/m/R-REC-M,1225-0-199702-I!!PDF-E.pdf, 60 pgs.	☐
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	50	Jeffrey M. Lacker, Payment System Disruptions and the Federal Reserve Following September 11, 2001, The Federal Reserve Bank of Richmond, (Dec. 23, 2003) (attached as Exhibit 19 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 55 pgs.	☐

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CERTIFICATION STATEMENT

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	1	POP, ARC and BOC-A Comparison, Federal Reserve Banks, at 1 (Jan. 7, 2009) available on the Internet at: https://web.archive.org/web/20090107101808/https://www.frbservices.org/files/eventseducation/pdf/pop_arc_boc_comparison.pdf (attached as Exhibit 13 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 3 pgs.	☐
	2	Provisional patent application filed by Wells Fargo Bank, dated January 29, 2008, 134 pgs.	☐
	3	Public Law 108-100, 108 Congress; "An Act Check Clearing For the 21st Century Act", October 28, 2003, 117 STAT. 1177 (18 pgs)	☐
	4	Quinn and Roberds, The Evolution of the Check as a Means of Payment: A Historical Survey, Federal Reserve Bank of Atlanta, Economic Review, 2008, 30 pgs.	☐
	5	Rao, Bharat; "The Internet And The Revolution in Distribution: A Cross-industry Examination"; Technology in Society; 1999; pages 287-306; Vol. 21, No. 3 (20 pgs)	☐
	6	Readdle, Why Scanner Pro is Way Better Than Your Camera? (June 27, 2016) retrieved from https://readdle.com/blog/why-scanner-pro-is-way-better-than-your-camera	☐
	7	Remote Deposit Capture Basic Requirements, dated August 22, 2009, 1 pg.	☐
	8	Remote Deposit Capture.com Scanner Matrix, dated October 21, 2011, 3 pgs.	☐
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	Attorney Docket Number	US-0691.12b | 32-10527

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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	1	CBM2019-00029 Patent No. 10,013,605, Declaration of Peter Alexander, Ph.D., dated March 28, 2019, 76 pgs.	☐
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	31	Claims as filed on December 15, 2011 for U.S. Appln No. 13/327,478 (4 pgs).	☐
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	49	Claims as filed on June 12, 2015 for U.S. Appln No. 14/738,340 (4 pgs).	☐
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☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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All References Considered Except Where Lined Through. /W.E.R/

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	21	CBM2019-00027 Patent No. 9,224,136, Declaration of Peter Alexander, Ph.D., dated March 28, 2019, 147 pgs.	☐
	22	CBM2019-00027 Patent No. 9,224,136, Notice of Filing Date Accorded to Petition and Time for Filing Patent Owner Preliminary Response, dated April 8, 2019, 3 pgs.	☐
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593856
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

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Examiner Signature	/WILLIAM E RANKINS/	Date Considered	09/10/2024

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

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Examiner Signature	/WILLIAM E RANKINS/	Date Considered	09/10/2024

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

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☐ See attached certification statement.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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Examiner Initial*	Cite No	Patent Number	Kind Code[1]	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
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	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	108	7761358	B2	2010-07-20	Craig et al.	
	109	7766244	B1	2010-08-03	Field et al.	
	110	7769650	B2	2010-08-03	Bleunven et al.	
	111	7792752	B1	2010-09-07	Kay	
	112	7792753	B1	2010-09-07	Slater et al.	
	113	7793833	B2	2010-09-14	Yoon et al.	
	114	7810714	B2	2010-10-12	Murata	
	115	7812986	B2	2010-10-12	Graham et al.	
	116	7818245	B2	2010-10-19	Prakash et al.	
	117	7856402	B1	2010-12-21	Kay	
	118	7873200	B1	2011-01-18	Oakes, III et al.	

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	119	7876949	B1	2011-01-25	Oakes, III et al.	
	120	7885451	B1	2011-02-08	Walls et al.	
	121	7885880	B1	2011-02-08	Prasad et al.	
	122	7894094	B2	2011-02-22	Nacman et al.	
	123	7896232	B1	2011-03-01	Prasad et al.	
	124	7900822	B1	2011-03-08	Prasad et al.	
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	127	7912785	B1	2011-03-22	Kay	
	128	7935441	B2	2011-05-03	Tononishi	
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	130	7950698	B2	2011-05-31	Popadic et al.	
	131	7953441	B2	2011-05-31	Lors	
	132	7962411	B1	2011-06-14	Prasad et al.	
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	138	7996314	B1	2011-08-09	Smith et al.	
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	141	8000514	B2	2011-08-16	Nepomniachtchi et al.	
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	144	8046301	B1	2011-10-25	Smith et al.	
	145	8060442	B1	2011-11-15	Hecht et al.	
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	152	8351678	B1	2013-01-08	Medina, III	
	153	8358826	B1	2013-01-22	Medina, III et al.	
	154	8369650	B2	2013-02-05	Zamfir et al.	
	155	8374963	B1	2013-02-12	Billman	
	156	8391599	B1	2013-03-05	Medina, III	
	157	8392332	B1	2013-03-05	Oakes, III et al.	
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	159	8422758	B1	2013-04-16	Bueche, Jr.	
	160	8433127	B1	2013-04-30	Harpel et al.	
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	162	8452689	B1	2013-05-28	Medina, III	

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	163	8464933	B1	2013-06-18	Prasad et al.	
	164	8531518	B1	2013-09-10	Zomet	
	165	8538124	B1	2013-09-17	Harpel et al.	
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	174	8732081	B1	2014-05-20	Oakes, III et al.	
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	185	8929640	B1	2015-01-06	Mennie et al.	
	186	8950033	B1	2015-02-10	Keeler	
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	195	9177197	B1	2015-11-03	Prasad et al.	

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	196	9177198	B1	2015-11-03	Prasad et al.	
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	207	9569756	B1	2017-02-14	Bueche, Jr. et al.	
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	218	9824453	B1	2017-11-21	Collins et al.	
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	229	10181087	B1	2019-01-15	Danko	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593856
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

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	Attorney Docket Number	US-0691.12b | 32-10527

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Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593856
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

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Examiner Signature	/WILLIAM E RANKINS/	Date Considered	09/10/2024

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Attorney Docket Number	US-0691.12b | 32-10527

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Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

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☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

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☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

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☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

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	Attorney Docket Number	US-0691.12b | 32-10527

	34	Mitek Systems: Mitek Systems Launches First Mobile Check Deposit and Bill Pay Application, San Diego, CA, January 22, 2008 (3 pgs).	☐
	35	Mitek Video titled "Mobile Deposit Tour", Published on July 2, 2009 by Mitek Systems, duration 2 minutes and 13 seconds, located on the Internet at: https://www.youtube.com/watch?v=sGD49ybxS2Q, 25 pgs.	☐
	36	Mitek, "Video Release — Mitek MiSnap ™ Mobile Auto Capture Improves Mobile Deposit® User Experience at Ten Financial Institutions", dated July 15, 2014, 2 pgs.	☐
	37	Mitek's Mobile Deposit Processes More Than Two Billion Checks, $1.5 Trillion in Cumulative Check Value, dated March 18, 2018, 2 pgs.	☐
	38	Mohl, Bruce, "Banks Reimbursing ATM Fee to Compete With Larger Rivals", Boston Globe, Boston, MA, September 19, 2004 (3 pgs)	☐
	39	Moreau, T., "Payment by Authenticated Facsimile Transmission: a Check Replacement Technology for Small and Medium Enterprises," CONNOTECH Experts-conseils, Inc., April 1995 (31 pgs).	☐
	40	Moseik, Celeste K., "Customer Adoption of Online Restaurant Services: A Multi-Channel Approach", Order No. 1444649 University of Delaware, 2007, Ann Arbor: ProQuest., Web. January 10, 2022 (Year: 2007)	☐
	41	MOTOMANUAL for MOTORAZR, located on the Internet at: https://www.cellphones.ca/downloads/phones/manuals/motorola-razr-v3xx-manual.pdf (excerpts attached as Exhibit 8 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 34 pgs.	☐
	42	MOTOMANUAL, MOTOROKR-E6-GSM-English for wireless phone, copyright 2006, 144 pgs.	☐
	43	Motorola RAZR MAXX V6 User Manual, located on the Internet at: https://www.phonearena.com/phones/Motorola-RAZR-MAXX-V6_id1680 (attached as Exhibit 7 from the Defendant Wells Fargo Bank, N.A.'s Answer dated August 14, 2018), 36 pgs.	☐
	44	N. Ritter & M. Ruth, The Geo Tiff Data InterchAnge Standard for Raster Geographic Images, 18 Int. J. Remote Sensing 1637 (1997)	☐

All References Considered Except Where Lined Through. /W.E.R/

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		
	Application Number	18593856
	Filing Date	2024-03-01
	First Named Inventor	Michael Patrick Bueche Jr.
	Art Unit	3694
	Examiner Name	WILLIAM E RANKINS
	Attorney Docket Number	US-0691.12b | 32-10527

	45	NCR, "Mobile Remote Deposit Capture (RDC)", copyright 2011, 8 pgs.	☐
	46	Nelson, B. et al., "Remote deposit capture changes the retail landscape," Northwestern Financial Review, http://findarticles.com/p/articles/miqa3799/is200607/ai_n16537250, 2006 (3 pgs).	☐
	47	NetBank, Inc., "Branch Out: Annual Report 2004," 2004 (150 pgs).	☐
	48	NetBank, Inc., "Quick Post: Deposit and Payment Forwarding Service," 2005 (1 pg).	☐
	49	NetDeposit Awarded Two Patents for Electronic Check Process, NetDeposit, June 18, 2007, (1 pg).	☐
	50	Nikon Digital Camera D300 User's Manual, located on the Internet at: http://download.nikonimglib.com/archive2/iBuJv00Aj97i01y8BrK49XX0Ts69/D300_EU(En)04.pdf (attached as Exhibit 5 from the Defendant Wells Fargo Bank, N. A.'s Answer dated August 14, 2018), 195 pgs.	☐

If you wish to add additional non-patent literature document citation information please click the Add button Add

EXAMINER SIGNATURE

Examiner Signature	/WILLIAM E RANKINS/	Date Considered	09/10/2024

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

[1] See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. [2] Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). [3] For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. [4] Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. [5] Applicant is to place a check mark here if English language translation is attached.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number	18593856
Filing Date	2024-03-01
First Named Inventor	Michael Patrick Bueche Jr.
Art Unit	3694
Examiner Name	WILLIAM E RANKINS
Attorney Docket Number	US-0691.12b | 32-10527

CERTIFICATION STATEMENT

Please see 37 CFR 1.97(e) to make the appropriate selection(s):

☐ That each item of information contained in the information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(1).

OR

☐ That no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing the certification after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the information disclosure statement. See 37 CFR 1.97(e)(2).

☐ See attached certification statement.

☒ A certification statement is not submitted herewith.

FEE

☒ The fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

COPIES

☒ An identification of an earlier application pursuant to 37 CFR 1.98 (d) (1) is attached.

SIGNATURE

A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Christopher R. Abidin/	Date (YYYY-MM-DD)	2024-09-08
Name/Print	Christopher R. Abidin	Registration Number	74742

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1 hour to complete, including gathering, preparing and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 677 of 713

All References Considered Except Where Lined Through. /W.E.R/

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C. 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether the Freedom of Information Act requires disclosure of these record s.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency's responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspections or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 678 of 713
All References Considered Except Where Lined Through. /W.E.R/

UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

NOTICE OF ALLOWANCE AND FEE(S) DUE

197306 7590 09/19/2024
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
RANKINS, WILLIAM E	
ART UNIT	PAPER NUMBER
3694	

DATE MAILED: 09/19/2024

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	US-0691.12b | 32-10527	5025

TITLE OF INVENTION: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	UNDISCOUNTED	$1200	$0.00	$0.00	$1200	12/19/2024

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the ENTITY STATUS shown above. If the ENTITY STATUS is shown as SMALL or MICRO, verify whether entitlement to that entity status still applies.

If the ENTITY STATUS is the same as shown above, pay the TOTAL FEE(S) DUE shown above.

If the ENTITY STATUS is changed from that shown above, on PART B - FEE(S) TRANSMITTAL, complete section number 5 titled "Change in Entity Status (from status indicated above)".

For purposes of this notice, small entity fees are 40% the amount of undiscounted fees, and micro entity fees are 20% the amount of undiscounted fees.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Maintenance fees are due in utility patents issuing on applications filed on or after Dec. 12, 1980. It is patentee's responsibility to ensure timely payment of maintenance fees when due. More information is available at www.uspto.gov/PatentMaintenanceFees.

USAA Exhibit 2010
Fifth Third Bank v. USAA
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PART B - FEE(S) TRANSMITTAL

Complete and send this form, together with applicable fee(s), by mail or fax, or via the USPTO patent electronic filing system.

By mail, send to: Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

By fax, send to: (571)-273-2885

INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications. **Because electronic patent issuance may occur shortly after issue fee payment, any desired continuing application should preferably be filed prior to payment of this issue fee in order not to jeopardize copendency.**

CURRENT CORRESPONDENCE ADDRESS (Note: Use Block 1 for any change of address)

197306 7590 09/19/2024
Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

Note: A certificate of mailing can only be used for domestic mailings of the Fee(s) Transmittal. This certificate cannot be used for any other accompanying papers. Each additional paper, such as an assignment or formal drawing, must have its own certificate of mailing or transmission.

Certificate of Mailing or Transmission

I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being transmitted to the USPTO via the USPTO patent electronic filing system or by facsimile to (571) 273-2885, on the date below.

(Typed or printed name)
(Signature)
(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	US-0691.12b | 32-10527	5025

TITLE OF INVENTION: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

APPLN. TYPE	ENTITY STATUS	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	UNDISCOUNTED	$1200	$0.00	$0.00	$1200	12/19/2024

EXAMINER	ART UNIT	CLASS-SUBCLASS
RANKINS, WILLIAM E	3694	705-035000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

❑ Change of correspondence address (or Change of Correspondence Address form PTO/AIA/122 or PTO/SB/122) attached.

❑ "Fee Address" indication (or "Fee Address" Indication form PTO/AIA/47 or PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list
(1) The names of up to 3 registered patent attorneys or agents OR, alternatively,
(2) The name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed.

1 _____
2 _____
3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document must have been previously recorded, or filed for recordation, as set forth in 37 CFR 3.11 and 37 CFR 3.81(a). Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ❑ Individual ❑ Corporation or other private group entity ❑ Government

4a. Fees submitted: ❑ Issue Fee ❑ Publication Fee (if required)

4b. Method of Payment: *(Please first reapply any previously paid fee shown above)*

❑ Electronic Payment via the USPTO patent electronic filing system ❑ Enclosed check ❑ Non-electronic payment by credit card (Attach form PTO-2038)

❑ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment to Deposit Account No. _____

5. **Change in Entity Status** (from status indicated above)

❑ Applicant certifying micro entity status. See 37 CFR 1.29

NOTE: Absent a valid certification of Micro Entity Status (see forms PTO/SB/15A and 15B), issue fee payment in the micro entity amount will not be accepted at the risk of application abandonment.

❑ Applicant asserting small entity status. See 37 CFR 1.27

NOTE: If the application was previously under micro entity status, checking this box will be taken to be a notification of loss of entitlement to micro entity status.

❑ Applicant changing to regular undiscounted fee status.

NOTE: Checking this box will be taken to be a notification of loss of entitlement to small or micro entity status, as applicable.

NOTE: This form must be signed in accordance with 37 CFR 1.31 and 1.33. See 37 CFR 1.4 for signature requirements and certifications.

Authorized Signature _____ Date _____

Typed or printed name _____ Registration No. _____

USAA Exhibit 2010
Fifth Third Bank v. USAA
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UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	US-0691.12b | 32-10527	5025

197306 7590 09/19/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
RANKINS, WILLIAM E	
ART UNIT	PAPER NUMBER
3694	

DATE MAILED: 09/19/2024

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(Applications filed on or after May 29, 2000)

The Office has discontinued providing a Patent Term Adjustment (PTA) calculation with the Notice of Allowance.

Section 1(h)(2) of the AIA Technical Corrections Act amended 35 U.S.C. 154(b)(3)(B)(i) to eliminate the requirement that the Office provide a patent term adjustment determination with the notice of allowance. See Revisions to Patent Term Adjustment, 78 Fed. Reg. 19416, 19417 (Apr. 1, 2013). Therefore, the Office is no longer providing an initial patent term adjustment determination with the notice of allowance. The Office will continue to provide a patent term adjustment determination with the Issue Notification Letter that is mailed to applicant approximately three weeks prior to the issue date of the patent, and will include the patent term adjustment on the patent. Any request for reconsideration of the patent term adjustment determination (or reinstatement of patent term adjustment) should follow the process outlined in 37 CFR 1.705.

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

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Fifth Third Bank v. USAA
IPR2026-00277, Page 681 of 713

OMB Clearance and PRA Burden Statement for PTOL-85 Part B

The Paperwork Reduction Act (PRA) of 1995 requires Federal agencies to obtain Office of Management and Budget approval before requesting most types of information from the public. When OMB approves an agency request to collect information from the public, OMB (i) provides a valid OMB Control Number and expiration date for the agency to display on the instrument that will be used to collect the information and (ii) requires the agency to inform the public about the OMB Control Number's legal significance in accordance with 5 CFR 1320.5(b).

The information collected by PTOL-85 Part B is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450. Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

Privacy Act Statement

The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. The United States Patent and Trademark Office (USPTO) collects the information in this record under authority of 35 U.S.C. 2. The USPTO's system of records is used to manage all applicant and owner information including name, citizenship, residence, post office address, and other information with respect to inventors and their legal representatives pertaining to the applicant's/ owner's activities in connection with the invention for which a patent is sought or has been granted. The applicable Privacy Act System of Records Notice for the information collected in this form is COMMERCE/PAT-TM-7 Patent Application Files, available in the Federal Register at 78 FR 19243 (March 29, 2013).
https://www.govinfo.gov/content/pkg/FR-2013-03-29/pdf/2013-07341.pdf

Routine uses of the information in this record may include disclosure to:

1) law enforcement, in the event that the system of records indicates a violation or potential violation of law;
2) a federal, state, local, or international agency, in response to its request;
3) a contractor of the USPTO having need for the information in order to perform a contract;
4) the Department of Justice for determination of whether the Freedom of Information Act (FOIA) requires disclosure of the record;
5) a Member of Congress submitting a request involving an individual to whom the record pertains, when the individual has requested the Member's assistance with respect to the subject matter of the record;
6) a court, magistrate, or administrative tribunal, in the course of presenting evidence, including disclosures to opposing counsel in the course of settlement negotiations;
7) the Administrator, General Services Administration (GSA), or their designee, during an inspection of records conducted by GSA under authority of 44 U.S.C. 2904 and 2906, in accordance with the GSA regulations and any other relevant (i.e., GSA or Commerce) directive, where such disclosure shall not be used to make determinations about individuals;
8) another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c));
9) the Office of Personnel Management (OPM) for personnel research purposes; and
10) the Office of Management and Budget (OMB) for legislative coordination and clearance.

If you do not furnish the information requested on this form, the USPTO may not be able to process and/or examine your submission, which may result in termination of proceedings, abandonment of the application, and/or expiration of the patent.

Notice of Allowability	Application No. 18/593,856	Applicant(s) Bueche et al.	
	Examiner WILLIAM E RANKINS	Art Unit 3694	AIA (FITF) Status Yes

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☑ This communication is responsive to 9/4/24.
   ☐ A declaration(s)/affidavit(s) under **37 CFR 1.130(b)** was/were filed on _____.

2. ☐ An election was made by the applicant in response to a restriction requirement set forth during the interview on _____; the restriction requirement and election have been incorporated into this action.

3. ☑ The allowed claim(s) is/are See Continuation Sheet . As a result of the allowed claim(s), you may be eligible to benefit from the **Patent Prosecution Highway** program at a participating intellectual property office for the corresponding application. For more information, please see **http://www.uspto.gov/patents/init_events/pph/index.jsp** or send an inquiry to **PPHfeedback@uspto.gov.**

4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

   Certified copies:

   a) ☐ All b) ☐ Some* c) ☐ None of the:

   1. ☐ Certified copies of the priority documents have been received.
   2. ☐ Certified copies of the priority documents have been received in Application No. _____ .
   3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

   * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
   ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____ .

   Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☑ Notice of References Cited (PTO-892)
2. ☑ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____.
3. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material _____.
4. ☐ Interview Summary (PTO-413), Paper No./Mail Date. _____.
5. ☐ Examiner's Amendment/Comment
6. ☑ Examiner's Statement of Reasons for Allowance
7. ☐ Other _____.

/WILLIAM E RANKINS/
Primary Examiner, Art Unit 3694

Continuation of 3. The allowed claim(s) is/are: 2-5,10,12-15,19-22 and 27-29

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 684 of 713

Notice of Pre-AIA or AIA Status

The present application, filed on or after March 16, 2013, is being examined under the first inventor to file provisions of the AIA.

DETAILED ACTION

Status of Claims

Claims 1-30 are pending. Claims 1, 6-9, 11, 16-18, 23-26 and 30 are canceled. Claims 2, 3, 10, 12, 14, 15, 19, 20, 27 and 28 have been rewritten in independent form incorporating the previously indicated allowable subject matter. Claims 2-5, 10, 12-15, 19-22 and 27-29 are pending.

Response to Arguments

All rejections and objections are withdrawn in view of the claim amendments.

Allowable Subject Matter

Claims 2-5, 10, 12-15, 19-22 and 27-29 are allowed.

The following is an examiner's statement of reasons for allowance: The prior art does not disclose, either alone or in combination, the elements of the independent claims. Prasad nor Buentello disclose the limitations of the claims indicated as allowable subject matter previously. Other references disclosing the subject matter are either not

found in the prior art by the examiner or cannot be reasonably combined with the existing prior art without the benefit of hindsight on the part of the examiner.

The closest prior art is:

Prasad (10,380,562) and Buentello (10,504,185)

Prasad discloses:

Systems And Methods For Mobile Deposit Of Negotiable Instruments

Abstract

An image of a negotiable instrument may be taken by a camera associated with a mobile device and provided from a user to a financial institution via the mobile device. The negotiable instrument may be deposited in a user's bank account based on the image. Any technique for sending the image to the financial institution may be used. The mobile device may process the image prior to sending the image to the financial institution. Additionally or alternatively, the financial institution may process the image.

Buentello discloses:

Systems And Methods For Live Video Financial Deposit

Abstract

A live video of a negotiable instrument may be provided to a financial institution so that an image of the negotiable instrument may be obtained from the live video, processed, and funds associated with the negotiable instrument may be deposited in an

account of a user. The user may be identified and authenticated to the financial institution by one or more biometric characteristics. One or more biometric characteristics may be used to endorse the negotiable instrument. A holder may be used to hold the negotiable instrument while live video is being taken and provided from a user to a financial institution.

As allowable subject matter has been indicated, applicant's reply must either comply with all formal requirements or specifically traverse each requirement not complied with. See 37 CFR 1.111(b) and MPEP § 707.07(a).

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to WILLIAM E RANKINS whose telephone number is (571)270-3465. The examiner can normally be reached on 9-530 M-F.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bennett Sigmond can be reached on 303-297-4411. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/WILLIAM E RANKINS/
Primary Examiner, Art Unit 3694

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,856 Examiner: William E. Rankins

Filed: March 1, 2024 Confirmation No.: 5025

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

TRANSMITTAL OF INVENTOR DECLARATIONS

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Informational Notice dated March 15, 2024, Applicant submits herewith, for each inventor, an executed Declaration in compliance with 37 C.F.R. § 1.63. Each Declaration submitted herewith is a copy of a declaration from a prior application.

Acknowledgement of the receipt and acceptance of the executed Declarations by the Office is respectfully requested.

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12b | 32-10527) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: September 23, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

Steven T. Schreiner
Reg. No. 43,097

James T. Carmichael
Reg. No. 45,306

Carmichael IP, PLLC
Customer No. 135533

chris@carmichaelip.com
(703) 646-9251

UNITED STATES
PATENT AND TRADEMARK OFFICE

P.O. Box 1450
Alexandria, VA 22313 - 1450
www.uspto.gov

ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**09/23/2024 10:42:30 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	67291066	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 2

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
2024-09-23_US-0691-12b_32-10527_Transmittal-Declarations.pdf	1	Transmittal Letter	61 KB
2024-09-23_US-0691-12b_32-10527_Declarations.pdf	5	Oath or Declaration filed	324 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-09-23_US-0691-12b_32-10527_Transmittal-	8E5B369032A0E10D76641BA771B680F18BC62F514EBF6E466F89D409FAD9887FDB9B5F6E826314835B6436CF920DA68577

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 690 of 713

Declarations.pdf	1D25091B2BBADBB7CD545FD6949F10
2024-09-23_US-0691-12b_32-10527_Declarations.pdf	F22EF34DA35063CEBA35CED3603D608DFD7D461DF8C4951F9D76C7F52B520FFCC752FF0419B6A5BCAB2897538B9E233D2F1C0E84104ACC452D61F2BF5A270122

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

PTO/AIA/01 (06-12)
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DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN APPLICATION DATA SHEET (37 CFR 1.76)

Title of Invention	Systems And Methods For Image Monitoring Of Check During Mobile Deposit

As the below named inventor, I hereby declare that:

This declaration is directed to:

- [■] The attached application, or
- [ ] United States application or PCT international application number _____

  filed on _____.

The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

I hereby acknowledge that any willful false statement made in this declaration is punishable under 18 U.S.C. 1001 by fine or imprisonment of not more than five (5) years, or both.

WARNING:

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to the USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR 1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

LEGAL NAME OF INVENTOR

Inventor: Michael Patrick Bueche, Jr. Date (Optional): 6/6/2013

Signature: _____

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 minute to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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LEGAL NAME OF INVENTOR

Inventor: Minya Liang Date (Optional) : _____

Signature: Minya Liang

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

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LEGAL NAME OF INVENTOR

Inventor: Reynaldo Medina Date (Optional): May 27 2015

Signature: _____

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

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LEGAL NAME OF INVENTOR

Inventor: Charles Lee Oakes, III Date (Optional): 5/30/2013

Signature: Charles Lee Oakes, III

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 minute to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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PTO/AIA/01 (06-12)
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The above-identified application was made or authorized to be made by me.

I believe that I am the original inventor or an original joint inventor of a claimed invention in the application.

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LEGAL NAME OF INVENTOR

Inventor: Bharat Prasad Date (Optional): 05/30/2013

Signature: _____

Note: An application data sheet (PTO/SB/14 or equivalent), including naming the entire inventive entity, must accompany this form or must have been previously filed. Use an additional PTO/AIA/01 form for each additional inventor.

This collection of information is required by 35 U.S.C. 115 and 37 CFR 1.63. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 1 minute to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
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Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	US-0691.12b | 32-10527	5025

7590 09/24/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
RANKINS, WILLIAM E	
ART UNIT	PAPER NUMBER
3694	
NOTIFICATION DATE	DELIVERY MODE
09/24/2024	ELECTRONIC

NOTICE REQUIRING INVENTOR'S OATH OR DECLARATION

☑ An inventor's oath or declaration in compliance with 37 CFR 1.63 or substitute statement in compliance with 37 CFR 1.64 executed by or with respect to each inventor has not yet been submitted.

The inventor's oath or declaration or substitute statement dated _____ is defective. The inventor's oath or declaration does not comply with 37 CFR 1.63 or the substitute statement does not comply with 37 CFR 1.64 because it:

❑ does not include a statement that the person executing the oath or declaration or substitute statement believes the named inventor or joint inventor to be the original inventor or an original joint inventor of a claimed invention in the application for which the oath or declaration is being submitted.

❑ does not state that the application was made or was authorized to be made by the person executing the oath or declaration or substitute statement.

❑ does not acknowledge that any willful false statement made in such oath or declaration or substitute statement is punishable under section 1001 of title 18 by fine or imprisonment of not more than 5 years, or both.

❑ does not identify the person executing the oath or declaration or substitute statement by his or her legal name.

❑ does not identify the application to which the oath or declaration or substitute statement is directed.

❑ Other: _____

The substitute statement dated _____does not comply with 37 CFR 1.64 because it:

❑ does not identify the inventor with respect to whom the statement applies.

❑ does not identify the relationship to the non-signing inventor.

❑ does not identify the circumstances permitting execution of the statement.

❑ was signed by someone other than the applicant.

❑ Other: _____

An oath or declaration in compliance with 37 CFR 1.63, or a substitute statement in compliance with 37 CFR 1.64, executed by or with respect to each inventor MUST be filed **no later than the date on which the issue fee is paid.** See 35 U.S.C. 115(f). Failure to timely comply will result in ABANDONMENT of this application. This period for reply is not extendable under 37 CFR 1.136(a).

Questions relating to this Notice should be directed to the Application Assistance Unit at 571-272-4200.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

First Named Inventor: Michael P. Bueche, Jr. Art Unit: 3694

Appln. No.: 18/593,856 Examiner: William E. Rankins

Filed: March 1, 2024 Confirmation No.: 5025

For: SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

* * *

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Statement of Reasons for Allowance (under the "Allowable Subject Matter" heading at pages 2-4 of the Notice of Allowance dated September 19, 2024), Applicant recognizes that in accordance with M.P.E.P. § 1302.14, the Examiner's reasons for allowance need not set forth all the details as to why the claims are allowed. In the above-referenced application, Applicant does not concede that the Examiner's stated reasons for allowance are the only reasons for which the claims are allowable. The claims may be patentable for other reasons. In addition, Applicant notes that the dependent claims may also be allowable on their own merits and are allowable, for example, on the basis of a sub-combination of the recited features of the dependent claims and their respective base claims.

Applicant submits these comments without acceding to the Office's characterization of alleged prior art status of any reference.

The absence of arguments addressing specific allegations in the Statement of Reasons for Allowance is not intended to be an admission of the accuracy or appropriateness of such allegations.

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 698 of 713

The Commissioner is hereby authorized to charge to Deposit Account No. 50-4184 (US-0691.12b | 32-10527) any additional fees under 37 C.F.R. §§ 1.16 and 1.17 that may be required by this paper and to credit any overpayment to that Account. If any extension of time is required in connection with the filing of this paper and has not been separately requested, such extension is hereby requested.

Respectfully submitted,

Date: October 22, 2024

By: /Christopher R. Abidin/
Christopher R. Abidin
Reg. No. 74,742

Carmichael IP, PLLC
Customer No. 135533
chris@carmichaelip.com
(703) 646-9251

Steven T. Schreiner
Reg. No. 43,097

James T. Carmichael
Reg. No. 45,306

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UNITED STATES
PATENT AND TRADEMARK OFFICE

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ELECTRONIC ACKNOWLEDGEMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**10/22/2024 11:53:25 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	67679572	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 1

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
2024-10-22_US-0691-12b_32-10527_Comments-on-Reasons-for-Allowance.pdf	2	Miscellaneous Incoming Letter	60 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
2024-10-22_US-0691-12b_32-10527_Comments-on-Reasons-for-Allowance.pdf	63BD5A9F0753BD575AC367CB4AF765F406DA2649418FB80A61CE978270D41CB269B285C7D4DBF8BD582EC2C33E8520B5FAC24903224D7CB512125F200F3537C5

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.

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ISSUE FEE TRANSMITTAL FORM

APPLICATION #	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET #
18593856	**03/01/2024**	**Michael Bueche**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Nonprovisional Application under 35 USC 111(a)	**DATE DUE**	12/19/2024
CONFIRMATION #	5025	**ISSUE FEE DUE**	$ 1200
EXAMINER	WILLIAM RANKINS	**PUBLICATION DUE**	$ 0
GROUP ART UNIT	3694	**TOTAL FEES DUE**	$1200
CLASS - SUBCLASS	705/035000	**PREV. PAID FEE**	$ 0
ENTITY STATUS	Regular Undiscounted		

1. CHANGE OF CORRESPONDENCE ADDRESS AND/OR INDICATION OF FEE ADDRESS (37 CFR 1.33 & 1.363)

Correspondence Address

CURRENT ADDRESS

Maintenance Fee Address

CURRENT ADDRESS

☐ Change of correspondence address requested,system generated AIA/122-PC form attached

☐ Fee address indication requested, system generatedSB/47-PC form attached

2. ENTITY STATUS

Change in Entity Status

NEW STATUS

3. THE FOLLOWING FEES ARE SUBMITTED

☑ Issue Fee

☑ Publication Fee

4. FEE AUTHORIZATION

☐ I authorize USPTO to apply my previously paid issue fee to the current fees due

☐ The Director is herby authorized to apply my previously paid issue fee to the current fee due and to charge deficient fees to Deposit Account Number:

☑ If in addition to the payment of the issue fee amount submitted with this form, there are any discrepencies in any amount(s) due, the Director is authorized to charge any deficiency, or credit any overpayment, to Deposit Account Number: 504184

5. FIRM AND/OR ATTORNEY NAMES TO BE PRINTED

NOTE: If no name is listed, no name will be printed
For printing on the patent front page, list to be displayed as entered

Carmichael IP, PLLC

6. ASSIGNEE NAME(S) AND RESIDENCE DATA TO BE PRINTED

NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been

filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a susbstitute for filing an assignment.

United Services Automobile Association (USAA)	San Antonio, TX UNITED STATES	Organization

Signature

I certify, in accordance with 37 CFR 1.4(d)(4) that I am an attorney or agent registered to practice before the Patent and Trademark Office who has filed and has been granted power of attorney in this application. I also certify that this Fee(s) Transmittal form is being transmitted to the USPTO via Patent Center on the date indicated below.

Signature	Name	Registration #	Date
/Christopher R. Abidin/	Christopher Abidin	74742	10/22/2024

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ELECTRONIC PAYMENT RECEIPT

APPLICATION #	RECEIPT DATE / TIME	ATTORNEY DOCKET #
18/593,856	**10/22/2024 11:55:06 PM Z ET**	**US-0691.12b | 32-10527**

Title of Invention

SYSTEM AND METHOD FOR MOBILE CHECK DEPOSIT ENABLING AUTO-CAPTURE FUNCTIONALITY VIA VIDEO FRAME PROCESSING

Application Information

APPLICATION TYPE	Utility - Nonprovisional Application under 35 USC 111(a)	PATENT #	-
CONFIRMATION #	5025	FILED BY	Christopher Abidin
PATENT CENTER #	67679543	AUTHORIZED BY	-
CUSTOMER #	197306	FILING DATE	03/01/2024
CORRESPONDENCE ADDRESS	-	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.

Payment Information

PAYMENT METHOD	PAYMENT TRANSACTION ID	PAYMENT AUTHORIZED BY
DA / 504184	**E20240LN55278802**	**Christopher Abidin**

PRE-AUTHORIZED ACCOUNT	PRE-AUTHORIZED CATEGORY
504184	**37 CFR 1.16 (National application filing, search, and examination fees); 37 CFR 1.17 (Patent application and reexamination processing fees); 37 CFR 1.19 (Document supply fees); 37 CFR 1.20 (Post Issuance fees); 37 CFR 1.21 (Miscellaneous fees and charges)**

FEE CODE	DESCRIPTION	ITEM PRICE($)	QUANTITY	ITEM TOTAL($)
1501	UTILITY ISSUE FEE	1200.00	1	1200.00
			TOTAL AMOUNT:	**$1,200.00**

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ELECTRONIC ACKNOWLEDGEMENT RECEIPT

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18/593,856	**10/22/2024 11:55:06 PM Z ET**	**US-0691.12b | 32-10527**

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PATENT CENTER #	67679543	FILING DATE	03/01/2024
CUSTOMER #	197306	FIRST NAMED INVENTOR	Michael Patrick Bueche JR.
CORRESPONDENCE ADDRESS	-	AUTHORIZED BY	-

Documents

TOTAL DOCUMENTS: 1

DOCUMENT	PAGES	DESCRIPTION	SIZE (KB)
web85b.pdf	3	Issue Fee Payment (PTO-85B)	58 KB

Digest

DOCUMENT	MESSAGE DIGEST(SHA-512)
web85b.pdf	DDEE21CF04C0CE31A6D7E5136C15BB580DBBB06604565EA D03FFA95276F702847E375771B9C99D6EBCAAA426B503D174 553B36C90CF3BB58FCF318C8F921C2C8

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APPLICATION NO.	ISSUE DATE	PATENT NO.	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	12/03/2024	12159310	US-0691.12b | 32-10527	5025

197306 7590 11/13/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

ISSUE NOTIFICATION

The projected patent number and issue date are specified above. The patent will issue electronically. The electronically issued patent is the official patent grant pursuant to 35 U.S.C. § 153. The patent may be accessed on or after the issue date through Patent Center at https://patentcenter.uspto.gov/. The patent will be available in both the public and the private sides of Patent Center. Further assistance in electronically accessing the patent, or about Patent Center, is available by calling the Patent Electronic Business Center at 1-888-217-9197.

The USPTO is implementing electronic patent issuance with a transition period, during which period the USPTO will mail a ceremonial paper copy of the electronic patent grant to the correspondence address of record. Additional copies of the patent (i.e., certified and presentation copies) may be ordered for a fee from the USPTO's Certified Copy Center at https://certifiedcopycenter.uspto.gov/index.html. The Certified Copy Center may be reached at (800)972-6382.

Determination of Patent Term Adjustment under 35 U.S.C. 154 (b)
(application filed on or after May 29, 2000)

The Patent Term Adjustment is 0 day(s). Any patent to issue from the above-identified application will include an indication of the adjustment on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Adjustment is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Center (https://patentcenter.uspto.gov).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Application Assistance Unit (AAU) of the Office of Patents Stakeholder Experience (OPSE), Stakeholder Support Division (SSD) at (571)-272-4200.

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 709 of 713

INVENTOR(s) (Please see PATENT CENTER site https://patentcenter.uspto.gov for additional inventors):

Michael Patrick Bueche JR., San Antonio, TX;
Bharat Prasad, San Antonio, TX;
Minya Liang, San Antonio, TX;
Reynaldo Medina, San Antonio, TX;
Charles Lee Oakes III, Boerne, TX;

APPLICANT(s) (Please see PATENT CENTER site https://patentcenter.uspto.gov for additional applicants):

United Services Automobile Association (USAA), San Antonio, TX;

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Fifth Third Bank v. USAA
IPR2026-00277, Page 710 of 713

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
18/593,856	03/01/2024	Michael Patrick Bueche JR.	US-0691.12b | 32-10527	5025

197306 7590 12/03/2024

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EXAMINER	
RANKINS, WILLIAM E	

ART UNIT	PAPER NUMBER
3694	

NOTIFICATION DATE	DELIVERY MODE
12/03/2024	ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

chris@carmichaelip.com
jim@carmichaelip.com
susan@carmichaelip.com

APPLICATION NO.	ISSUE DATE	PATENT NO.
18/593,856	03-Dec-2024	12159310

Carmichael IP, PLLC / USAA
8607 Westwood Center Drive, Suite 270
Tysons, VA 22182

EGRANT NOTIFICATION

Your electronic patent grant (eGrant) is now available, which can be accessed via Patent Center at https://patentcenter.uspto.gov

The electronic patent grant is the official patent grant under 35 U.S.C. 153. For more information, please visit https://www.uspto.gov/electronicgrants

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FEE ADDRESS CHANGE

APPLICATION #	FILING OR 371(C) DATE	REQUEST ID
18/593,856	03/01/2024	340008

The following fields have been changed to Customer Number 77488 on 01/13/2025 via Patent Center in view of the certification copied below that authorized the change.

- Maintenance Fee Address

The address for Customer Number 77488 is:

77488 - USAA IP Counsel
9800 Fredericksburg Road
San Antonio, TX 78288

I certify, in accordance with 37 CFR 1.4(d)(4), that I am :

An attorney or Agent of Record registered to practice before the Patent and Trademark Office who has been given power of attorney in this application

Signature	Name	Registration #
/James Carmichael/	James Carmichael	45306

USAA Exhibit 2010
Fifth Third Bank v. USAA
IPR2026-00277, Page 713 of 713